This instrument prepared by:

Joseph R. Liptak St. Paul Federal Bank 6201 W. Cermek Rd. Berwyn, IL 60402

96777467

3800 3820 10/10/46 14**120**000 1551 151194-77744

. The mortgagor is



[Space Above This Line For Recording Data]

#### MORTGAGE

Loan #: 21011445416

THIS MORTGAGE ("Security Instrument") is given on October 4, 1996

SHARCH STEGLE, DIVORCED NOT SINCE REMARRIED
("Borrower"). This Security Instrument is given to ST. PAUL FEDERAL BANK FOR SAVINGS

which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and whose address is

6700 W. NORTH AVE, CLICARO, ILLINOIS 60635

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

Ten Thousand and 00/100

10000.00 Dollars (U.S. \$ This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which pro-

vides for monthly payments, with the full debt, if not prid earlier, due and payable on November 1, 2001. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note. (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument; and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following secribed property located in

County, Illinois:

THE SOUTH 16 2/3 FEET OF LOT 7, AND THE NORTH \*BLOCK 2 16 2/3 FEET OF LOT 8 IN THE 2 IN CLYDE'S FIRST DIVISION, A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERDIAN, (EXCEPT THE SOUTHWEST 1/4 OF SAID WEST 1/2 OF THE SOUTHEAST 1/4) IN COOK COUNTY, ITLINOIS. P.I.N. #16-29-402-027

Which has the address of ("Property Address");

2628 S 581H CT,

, Illinois 60650

ILLINOIS--Single Family--Fannie Mae/Fraddio Mac UNIFORM INSTRUMENT

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is 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.

real property.

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

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly and interest on the debt evidenced by the Note and any prepayment

UNIFORM COVENANTS. 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: (a) yearly taxes and assessments which may attain priority over the 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, if any; (a) yearly mordgage insurance are mums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in a mount not to exceed the maximum amount a lender for a federally related mortgage loan may frequire for Borrower's secrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. 2601 et seq. ("RESPA"), unless another lay, that applies to the Funds sets a lesser amount. It so, Lender may, at any time, collect and hold Funds in a mount not to exceed the lesser amount. It so, tender may, at any time, collect and hold Funds in a mount not to exceed the lesser amount. Lender may, at any time, collect and hold Funds in a mount not to exceed the lesser amount. Is on, tender may, at any time, collect and hold Funds in a mount not to exceed the lesser amount. Is on, tender may, at any time, collect and hold Funds in a mount not to exceed the lesser amount. Lender may, at any time, collect and hold Funds in a manual not to exceed the lesser amount. Lender may not charge between the mount of funds

Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payment. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied; first, to any prepayment charges the 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 rnamer 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; or this Security Instrument. If Lender determines that any part of the Property is subject to a lien to this Security Instrument. Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage to protect Lender subject to Lender and an expensive the property in accordance with paragraph 7.

It is a standard mortage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of ses in the made promptly by Borrower.

In the event of loss, Borrower shall give prompt notice to the insurance proceeds shall be applied to restoration or repair of the Property of therwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property of therwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property of therwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property of the wind the property of the property of the property in the property is not lessened. If the restoration control is feasible and Lender's security is not lessened if the restoration the property of the property of the property of the property in the property of the property of

Borrower acquires fee title to the Property, the leasehold and the ree the 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 covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's 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

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.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the 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 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, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument of the sums secured immediately before the taking, divided by ib) the fair market value of the Property inmediately before the taking, divided by ib) the fair market value of the Property in which the fair market value of the Property immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the period of a partial taking of the Property in which the fair market value of the Property in which the fair market value of the Property is a

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; Forbe trance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the cums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not be required to commence.

Borrower or Borrower's successors in interest or refuse to extend time for nayment or otherwise. proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or proclude the exercise of any right

exercising any right or remedy shall not be a waiver of or practide the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the previsions of paragraph 17. Bor ower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is sloject 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 procipal oved 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. or remedy

to be severable.

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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 Lender exercises this option, Lender shall give Borrower notice of acceleration. This

the date of this Security Instrument.

If Lendar exercises this option, Lender shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment entercing this Security Instrument. Those conditions are that Borrower: (a) pays tender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and the lakes such action as Lender may reasonably require to assure that the lien of 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.

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sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully affective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There is a change of the Loan Servicer, Borrower will be given written works of the change in accordance so 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 works 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 permit the presence, use, disposal, storage, or release of any Hazardous Substances on on in the Property. Borrower shall not do, nor allow anyone size to dr, 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 on the Property in violating the Property in the property

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation

| Ġ         | 23. Waiver of Homest  | ead. Borrower waives all rights of ho   | mestead exemption in the                                    |
|-----------|---|---|---|
| *96777467 | 24. 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 each 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   | Condominium Rider   | 1-4 Family Rider  |
| 9         | Graduated Payment Rider   | Planned Unit Development Ride   | r 🔲 Biweekly Payment Rider                                  |
| - 3       | Balioon Rider   | Rate Improvement Rider  | Second Home Rider   |
|           | Other(s) [specify]  |   | ·   |
| • *       | <b>O</b> 4  | Borrower accepts and agrees to the to any rider(s) executed by Borrower  SHARON STEENER | terms and covenants contained and recorded with it.  (Seal) |
|           |   |   | (Seal)<br>-Borrower   |
|           |   |   | (Seal)<br>-Borrower   |
|           |   | 7   | (Seal)<br>-Borrower   |
|           |   | 0,  |   |
|           | STATE OF ILLINOIS   |   |   |
| •         | a Notary Public in and for said o   | ounty and state, certify that   | ,   |
|           | THE STREET STATE OF MEN DINCO COMPLYING   |   |   |
|           |   |   |   |
|           | subscribed to the foregoing instruction.  | ument, appeared before me this day<br>signed and delivered the                          | 1 No.   |
|           | <b>7</b>  | des and purposes therein set forth.   |   |
|           | Given under my hand and   |   | ONT 1990  |
| •         | My commission expires:  | Somo  | DOOR  |
|           | "OFFICIAL SEAL" PAM FRAZER Nictary Public, State of filinois My Commission Expires 04/17/2000   | Notary Pu   | ibile (   |

#### MAP SYSTEM:

## HANGE OF INFORMATION FORM

#### INFORMATION TO BE CHANGED

Use this form for name/address desired on real property tax record of Cook County Illinois. It is also to acquire PROPERTY ADDRESSES for each PIN in our records.

Such changes must be kept within the space limitations shown. Do Not use punctuation. Allow one space between names and initials, numbers and street names, and unit or apt numbers. PLEASE PRINT IN CAPITAL LETTERS WITH BLACK PEN ONLY! This is a SCANNABLE DOCUMENT - DO NOT XEROX THE BLANK FORM. All completed ORIGINAL forms must be returned to your supervisor or Jim Davenport each day.

If a TRUST number is involved, it must be put with the NAME. Leave a space between the name and the trust number. A single last name is adequate if you don't have enough room for the full name. Property index numbers MUST be included on every form

| n.  |
|---|
| PIN:  |
| NAME SUN BETTS OF THE PARTY OF |
| MAILING ADDRESS:  |
| STREET NUMBER STREET NAME = APT or UNIT   |
| CITY  |
| STATE: ZIP: 60804-  |
| PROPERTY ADDRESS:  STREET NUMBER STREET NAME = APT or UNIT  |
| CITY CITY   |
| QVQERG III  |
| STATE: ZIP:  GOSO4-  OCT 101996   |
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