16-35-018 66 Julys

96665681

Prepared By:

. DEPT-01 RECORDING

\$33.00

. T40012 TRAN 3052 11/13/96 10:02:00

. #58% | CG | #-96-865681

COOK COUNTY RECORDER

(Space Above This Line for Recording Data) .

MORTGAGE

OAN# 000009333 PMI CERT#

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 18, 1996. The mortgagor is MILAGROS CAMACHO, SINGLE, NEVER MARRIED

whose address is 4012 W BELLE PLAINE CHICAGO, IL 60641

("Borrower").

This Security Instrument is given to MOLTGAGE NOW, INC., A MICHIGAN CORPORATION

which is organized and existing under the laws of THE STATE OF MICHIGAN, and whose address is 24275 NORTHWESTERN HWY. SUITE 200, SOUTHFIELD, MI. 48075

Borrower owes Lender the principal sum of SEVENTY FIVE THOUSAND AND NO/100 ----

Dollars (U.S. \$75,000.00). This debt in evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 1., 2026 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, sorrower does hereby mortgage, grant and convey to the Lender, the following described property located in THE CITY OF CHICAGO

LOT 5 IN A.E. BROWN'S RESUBDIVISION OF LOTS 19 TO 24 INCLUSIVE IN BLOCK 21 IN IRVING PARK, A SUBDIVISION OF THE SOUTHERST 1/4 OF SECTION 15 TOWNSHIP 40 NORTH RANGE 13 EAST OF THE THIS PRINCIPAL MERIDIAN, AND THE NORTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 22 TOWNSHIP 46 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID # 13-15-418-026

BOX 333-CTI

ILLINOIS - Single Family - Fannie Mae/Freddie Mae Uniform Instrument Form 3014 9/80 Laser Forms Inc. (600) 446-3585

LIFT OFNMAJO14 3/98

Page 1 of 7

Initials: 2770

33 m

96865681

and the second

Property of Cook County Clerk's Office

which has the address of 4012 W BELL, PLAINE AVE CHICAGO

(Street)

ICHV

Illinois 60641

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all essements, 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 at the *Property

BORROWER COVENANTS that Borrower is inwivily solved of the estate hereby conveyed and has the right to mortgago, 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 uncumbrances 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 CO' EVANTS. Borrower and Lender covenant and agree as follows:

1. Payment of receips 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 Tuxes 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) yor ty taxes and assessments which may attain priority over this Security instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (t) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items". Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loar, may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 19.4 as amended from time to time, 12 U.S.C. 8 2601 gl seo. ("RESPA"), unless another law that applies to the Func's sets a lesser amount. If so, Londer may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Londer may estimate the amount of Funds due on the basis of current data and reasonable petiniate) of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are instead by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Pederal Home Loan Bank. Lender shall apply the Funds to pay the Exerow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or varifying the fiscrow ltdr. 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 repending service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an excement is made or applicable law requires interest to be paid, Londer shall not be required to pay Borrower any Interest or carnings 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 recounting 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 account to Borrower for the excess Punds 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, Londor 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 paymonts received by Lender

ILLINOIS - Single Family - Fannie Mae/Freddle Mac Uniform Instrument Form 3014 9/90

Later Forms Ind. (600) 448-3525 BRUC AFOCAMMIN THIS

Page 2 of 7

Property of Coot County Clert's Office

the state of the s

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 iten which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the iten in a manner acceptable to Lender; (b) contests in good faith the iten by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the iten; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the iten to this Security Instrument. If Lender determines that any part of the Property is subject to a iten which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the iten. Borrower shall satisfy the iten or take

one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Fragerty 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 fells 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 rim) be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to how the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid or minums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made

promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Horrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period with Legin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in passprachs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the requisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property: Persower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Berrower's principal residence within sixty days 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 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 tien 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 Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by

ILLINOIS - Single Family - Fannie Mae/Freddie Mac Uniform Instrument
Form 3014 9/80
i.mar Forms Inc. (800) 146-3888
UFT #FNMA3014 3/98
Page 3 of 7
initials: ////

Property of Coot County Clert's Office

the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not

merge uniess 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 logal 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 so.

Any any ont disbursed by Londer 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 Londor to Berrower requesting payment.

8. Mortgage theorenees. 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 morigage 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 promiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to florrower of the mortgage insurance previously in affect, non 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 molteage insurance promium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Leader will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payayants 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 1 ender again becomes available and is forcined. 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 of ween Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lorder shall give Borrower notice at the time of or prior to en a spection 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

condomnation, are hereby assigned and shall be paid to Londer.

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 Borroy or. In the event of a partial taking of the Property in which the fair market value of the Property immediately refere 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 Londer otherwise agree in writing, the sums secured by this Society Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property line sellately before the taking. Any balance 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 run's 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 cinim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then

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; Forburrance By Lender Not a Walver. Extension of the time for payment

ILLINOIS - Single Family - Fernic Mee/Freddle Mac Uniform Instrument Form 3014 9/80 Laner Forms Inc. (800) 448-3888

LIFT AFRIMASO14 3/88

Pege 4 of 7

Initials: <u>MC</u>

Property of Cook County Clark's Office

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 proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Institutent 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 walver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing 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 Botrower 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 consont.

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 recreasary 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 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 prolicable 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 Linder'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: Severability. This Security It at ment 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 centilet 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 topy of the Note and of this Security

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 Borrover is sold or transferred and Borrower is not a untural 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. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Biscower must pay all sums secured by this Security Instrument. If Borrower falls 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 sele of the Property pursuant to any power of sale contained in this Security instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lander may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this

ILLINOIS - Single Family - Fannie Maei Freddle Mac Uniform Instrument Form 3014 9/90 Laser Forms Inc9/8000) 448-3555

DOLL MIDEAMNIS THE

Page 5 of 7

Initials: MC

Property or Cook County Clerk's Office

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.

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 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 Lonn Services and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Berrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyons cise to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shelf 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 Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatery 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, "Hazardou Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the fellowing substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and hero cides, 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 London or their covenant and signee as follows:

21. Acceleration; Remedies. Lender shall give notice to dorrower 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 (Othat 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 nunexistence 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, Levaler 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 intitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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

ILLINOIS - Single Family - Fannie Mee/Freddie Mec Uniform Instrument Form 3014 9/90 Later Forms Inc. (800) 446-3588 Initials: MC

LIFT #FNMA3014 3/06

Page 6 of 7

Proberty of Cook County Clark's Office

Riders to this Security Instrum together with this Security Instrument into and shall amond and supplement rider(s) were a part of this Security Ins	t the covenants and agreements of	sch auch rider shall be incorporated
Graduated Phymient Rider	Condominium Rider Planned Unit Development Rider Rate Improvement Rider	I-4 Family Rider Blweekly Payment Rider Second Home Rider
BY SIGNING BELOW, Porrower instrument and in any rider(s) executed	accepts and agrees to the terms and it by Borrower and recorded with it.	covenants contained in this Socurity
Witnesses:	MILAGROS CA	MACHO (Seal)
The state of the s		Bollower
	0/	(Soal)
	7)x	(Bononal)
	<i>y</i>	(Soni)
	1Space Below This Line For Acknowledgment	Наточе
STATE OF ILLINOIS,	Cour	County m:
I Use do certify that MILAGROS CAM	ACHO, SINGLE, NEVER M	lic in and for sold county and state, ARRIED
personally known to me to be the a instrument, appeared before me this dithe said instrument as HER free	lay in person, and acknowledged the	u SPE signed and colivered
Given under my hand and official i	oni, this 18TH day of OCTOB	ER, 1996 .
My Commission expires:	ζ	- ener war
P. C. HU. A. M. CUT. RECORD & RETURN TO: MORTGAGE NOW, INC. 24275 NORTHWESTERN HW SOUTHFIELD MI. 48075 ILLINOIS - Bingle Family - Famile Mae/Fre Form 3014 9/90 Laser Forms Inc. 1800/ 446-1888	Y., SUITE 200 ddle Med Uniform Instrument	POPPECIAL SCOVE
	in 7 of 7	MY CO . 355,000 asterious de marche la H

96865681

Property of Cook County Clark's Office