FLAGSTAR BANK, F3P under the laws of THE UNITED STATES OF AMERICA and whose address in 2500 TELEGRAPH ROAT, BI DOMFIELD HILLS, MICHIGAN 48302 Borrower owes Lender the rince pal sum of Seventy Six Thousand Three Fixen fred and 00/100 Collars (U.S. 3
Inder the laws of THE UNITED STATES OF AMERICA
Seventy Six Thousand Three fixe lited and 00/100 Collars (U.S. \$ \$76,300.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument "Note"), which provides for monthly parchants, with the full debt, if not paid earlier, due and payable on MARCH 1, 2003 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, 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 surpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in County, Illinois: LOTS 12 AND 13 IN BLOCK 3 IN WHITE AND COLEMANCE STONY ISLAND AVENUE BOULEVARD SUBDIVISION OF THE NORTH 1/2 OF THE SUITHEAST 1/4 OF THE
Collars (U.S. § \$76,300.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument Thote?, which provides for monthly parameters with the full debt, if not paid earlier, due and payable on MARCH 1, 2003. This Security Instrument secures to Lender: (2) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment, 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 sumpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in
Thote), which provides for monthly parements with the full debt, if not paid earlier, due and payable on MARCH 1, 2003 This Security Instrument secules to Lender: (2) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment is 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 surpose, Borrower does hereby morngage, grant and convey to Lender the following described property located in
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
'AX ÎTEM NO. 20-35-221-027

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and focuses 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 CCVENANTS 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 wall defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ILLINOIS -Single Farmity-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT MAS Form - MAS07:2 REV. 2/28/95

Form 3014 9/90 (page 1 of 8 sages; Initials:

THIS SECURITY INSTRUMENT combines uniform covenants for metionalities and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

 Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promp and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Borrower shall promptly pay when due the principal of

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property (c) yearly hazerd or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph fi, 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 loan may require for Borrower's escrow account under the federal Real Estate Sattlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that appoints to the Funds sen a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may, estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow liters or other rase in accordance with applicable law.

Escrow lierrs or other use in accordance with applicable law.

The Funds study on held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lencer, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender reay not the such as the s if Lender is such an institute of or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on thu first and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an inflectionant real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an approximent is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funcs and the purpose for which each debit to the Fundr will small. The Funds are placed 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 Funds in accordance with the requirement, of a splicable 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 be notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount to pay the Escrow Items when due, Lender may be notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount. necessary to make up the deficiency. Borrow: shall make up the deficiency in no more than twelve monthly payments, at Lender's sole

Upon payment in full of all sums security by this Succenty Instrument, Londer shall promptly retund to Borrower any Funds held by Lender, shall appropried to the acquisition or sale of the Property, shall appropried any Funds held by Lender at the time of acquisition or sale as a cross against the sums secured by this Security Instrument.

- 3. Application of Payments. Unless applicable law provider otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Nutro, excond, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Nutro.
- 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 certs, 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 turnish to Lender all notices of amounts to be paid under this per agrain. If Borrower makes these payments directly. Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender: (b) contests in cood faith the lien in, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the conscionant of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender (1987) 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 in the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including florids 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 will find. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain obverage to protect Lender's rights in the Property in accordance with paragraph? cordance with paragraph 7.

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower 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 will begin when the notice is given.

-Single Family-Fannie Mae/Freddle Mac UNIFORM INSTRUMENT ILLINOIS MAS Form - MAS0722

Form 3014 9/90 (page 2 of 4 pages) Initials:

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 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 par : to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to 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, abow the Property to distensitate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lian 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 lalse or inaccurate information or statements to Lender (or failed to provide Lenuer 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 lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lettude its Rlights in the Property. If Borrower falls 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 condentation 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 hen which has priority over this Security I strument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take anti-number this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lenda vikila this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agre, 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, open notice from Lender to Borrower requesting payment.

- 8. Mortgage Insurance. If Lender required invitgage 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 cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage in urer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month, as im equal to one-twelfth of the yearly mortgage insurance premium a loss reserve in field of mortgage insurance coverage lapsed or ceused to be in effect. Lender will accept, use and retain these payments as a loss reserve in field of mortgage insurance. Loss reserve payments and no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender required; of ovided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain normal 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 conrequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are occupy 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 shall be reduced the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking. Any balance shall be paid to concrete. In the event offer partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable latter nerwise 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 of settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the 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 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.

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Form 3014 9/90 (page 3 of 4 pages) Initials:

- 11. Borrower Not Released; Forbearance By Lender Not a Watver. Extension of the time for 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 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 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 be denoted the successors and assigns of Lender and Borrower, subject to the provisions of paragraph. 7. 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 Borrower may excee 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 Char jee. If the loan secured by this Security Instrument is subject to a law which sets maximum loan tharges, 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 unit ge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower vinic; exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of a other method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated harein 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 pire graph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the fundiction in which the Property is located. In the event that any provision or lause 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 which can be given effect without the conflicting provision.
 - 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, it all o 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. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies remitted 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 light to have enforcement of this Security Instrument discontinued at any time prior to the earlier of (a) 5 days (or such other period as applicate a law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (a) unity of a judgment entorcing 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 Lender 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 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 Nore; 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 Services") 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, Sorrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous 20. Hazardous Substances. Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Lan. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Scrrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or pre-din party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrow at latins, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 2%, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volable solvents, materials containing asbestos or formaldehyde and radioactive materials. As used in this paragraph 20, Environmental Law" means tederal laws and law's of the jurisdiction where the Property is located that relate to health, safety or environmenttal protection.

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

21. Acceleration; Remedies. Lender shall give numbe to Borrower prior to acceleration following Borrower's breach of any coverant or agreement in this Security instrument (but with not to acceleration under paragraph 17 unless applicable law provides otherwiso). The notice shall specify: (a) the default; (b) the aution required to cure the default; (c) date, not less than 30 days from the date the notice is given to Borrower, by which the default municular cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the lums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall turther Inform Potrower of the right to rainstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a cefoult or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specifies in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security instrument without further demand and may foreclose this Security instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but riot limited to, reasonable attorney.

Upon payment of all sums secured by this Security Instrument, Coder shall release this Security Instrument 22. Release. without charge to 5 prower. Borrower shall pay any recordation costs.

23. Waive of Homestead. Borrower waives all right of homestead exemption in the Projectly.

ILLINOIS -! Single Family-Fannie Mae/Freddle Mac UNIFORM INSTRUMENT MAS Form - MAS0722

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Instrument, the covenants and agreements of each s agreements of this Security Instrument as if the rider!	such rider shall be incorporated into and sha	wer and recorded together with this Security all amend and supplement the covenants and
[Check applicable box(es)]	r-1 · . · .	
Adjustable Rate Rider	Condominium Rider	1-4 Family Rider
Graduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Rider
Balloon Rider	Rate Improvement Rider	Second Home Rider
Other(s) [specity]		
BY SIGNIN's BELOW, Borrower accepts and recorded with it.	d agrees to the terms and covenants conta	sined in this Security Instrument and in any
Witnesses:	RAMANDI MC MILLAN J	Rel Mc millan & (Seal) JR. 276-52-9320
<u>O</u> x	PATRICIA NO MILLAN	McMillan (Seal) -Borrower
	% Co.	Seal) -Fonower
•		-Bornwei
Spa	ce Below This Line For Acknowled ament	J
STATE OF ILLINOIS, COOK 1. THE WINDS SO STATE OF THE STATE OF ILLINOIS, COOK THAT RAYMOND MC MILLAN JR. AND PATRICIA MC	MILLAN, HUSBAND AND WIFE	nd for said county and state, do hereby certify me to be the same person(s) whose name(s)
is/are subscribed to the foregoing instrument, appeare		
signed and delivered the said instrument as his/her/th		
Given under my hand end official seal (#FIC AUDRI My Commission expires: Notary Public		
ILLINOIS -Single Family-Fannie Mae/Freddie M MAS Form - MAS0722	tac UNIFORM INSTRUMENT	Form 3014 9/90 (page 6 of 6 pages) * Initials:

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UNOFFICIAL COPY

BALLOON RIDER

(CONDITIONAL RIGHT TO REFINANCE)

and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security-instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to "LeGSTAR BANK, FSB 2600 TELEGRAPH ROAD BLOOMFIELD HILLS, MICHIGAN 48302" (the "Lender") of the same state and covering the property described in the Security Instrument and located at: 1226 SOUTH BLACK STONE CHICAGO, ILLINO'S 60619- [Property Address] The interest rate stated on the Note is cased the "Note Rate." The date of the Note is cased the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is cased the "Note Holder." ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree is follows (despite anything to the contrary contained in the Security Instrument or the Note): 1. CONDITIONAL RIGHT TO REFINANCE At the maturity cate of the Note and Security Instrument (the "Maturity Date"), I will be able to obtain a new loan ("New Loan") with a new Maturity Date of the Note Rate" do ermited in accordance with Section 3 below if all the conditions provided in Sections 2 and 5 below are met (the Conditional Refinancing Option). If those conditions are not met, I understand that the Note Holder is under no obligation to refinance or modify the Note, or to extend the instrumity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to reply the Note.	- THIS BALLOON RIDER is made this	13th	_day ofFebruary, 1996	
If the same latile and covering the property described in the Security instrument and located at: 1/26 SOUTH BLACK STONE CHICAGO, ILLINÜIS 80619- [Property Applicated) The interest size i stated on the Note is casked the "Note Read". The date of the Note is called the "Note Date". I understand the Lunder may interest and who is a called the Role. Security instrument and this Ridder. The Lender or anytone who takes the Note, the Security instrument and this Ridder by interest and who is a called the "Note Incaled the Note Instrument," I be a second to the Note Instrument, Burnows and Lender further coverent and appear as follows (all and and Security Instrument of the "Naturity Date"). I will be able to obtain a new loan ("New Loan") with a new Mathemy date of Interest and Instrument (the "Naturity Date"). I will be able to obtain a new loan ("New Loan") with a new Admiring to the Note Instrument of the "Note Instrument of the Note Instrument of the Instrument of the Instrument of the Note Instrument of the	and is incorporated into and shall be deen	ed to amend and suppleme		Deed to Secure Debt (the "Security.
If the same latile and covering the property described in the Security instrument and located at: Property Apditiss	Instrument) of the same date given by the FLAGSTAR BANK, FSB 2600 TELEGRAP	undersigned (the "Botrower I ROAD" BLOOMFIELD HIL) to secure the Borrower's Note to LS, MICHIGAN 48302	(the 'Lender')
The interest rate taleed on the Note is cased the "Note Rate." The date of the Note is called the "Note Date." I understand the Indie may transfer the Note, Sejurity Instrument and this Rider The Lender or aryone who takes the Note, the Security Instrument and this Rider by transfer and who is ended to necessor payments under the Note is called the "Note Molder." ADDITIONAL COVENANTS. In edidion to the covenants and agreeoments in the Society Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary centained in the Society Instrument or the Note). 1. CONDITIONAL RIGHT TO REFINANCE At the maturity of let. the Note and Society Instrument (the "Maturity Date), I will be able to obtain a new loan (New Loan) with a new Maturity Date of March 15th 2006. And the maturity of let of the Note and Society Instrument (the "Maturity Date), I will be able to obtain a new loan (New Loan) with a new Maturity Date of March 15th 2006. And the maturity of let of the Note and Society Instrument (the "Maturity Date), I will be able to obtain a new loan (New Loan) with a new Maturity Date of March 15th 2006. March 25th 2006. March 15th 2006. March 25th 2006. March 2				
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