

# UNOFFICIAL COPY

96154747

DEPT-01 RECORDING \$37.50  
 T#0009 TRAN 1229 02/29/96 14153100  
 #0990 # RH #-96-154747  
 COOK COUNTY RECORDER  
 DEPT-10 PENATLY \$34.00

Account No. 1170005003724

This instrument was prepared by:

FIRST UNION HOME EQUITY BANK, N. A.  
 1301 W. 22ND STREET

(Name)

SUITE 108  
 OAK BROOK IL 60521

(Address)

37 50  
 34  
 per  
 AD



## MORTGAGE

THIS MORTGAGE is made this 23rd day of February 1996, between the Mortgagor,  
DEBBIE A THOMAS (herein "Borrower").

whose address is 17710 PRESIDENTS DR HOMEWOOD IL 60430

and the Mortgagee, FIRST UNION HOME EQUITY BANK, N. A.

a national banking association organized and existing under the laws of the United States of America, whose address is CONS-14 0361 CHARLOTTE, NC 28288 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 54,000.00, which indebtedness is evidenced by Borrower's note dated February 23 1996 and extensions, renewals and modifications thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on February 28 2011:

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK, State of Illinois:

LOT 22 IN WASHINGTON PARK ESTATES UNIT 1, BEING A SUBDIVISION IN THE NORTHEAST 1/4 OF SECTION 32, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN AND A RESUBDIVISION OF PART OF LOT 1 IN THE VILLAGE OF HOMEWOOD SUBDIVISION IN SAID SECTION 32, ALL IN COOK COUNTY, ILLINOIS.

**Nations Title Agency of Illinois, Inc.**  
 246 E. Janata Blvd. Ste. 300  
 Lombard, IL 60140

96-273

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which has the address of 17710 PRESIDENTS DR HOMWOOD IL 60430  
(Street) (City) (State) (Zip Code)

(herein "Property Address") and Permanent Parcel Number \_\_\_\_\_;

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Any Rider ("Rider") attached hereto and executed of even date is incorporated herein and the covenant and agreements of the Rider shall amend and supplement the covenants and agreements of this Mortgage, as if the Rider were a part hereof.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

**1. Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.

**2. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraph 1 hereof shall be applied by Lender first to interest due on the Note, second to the principal due on the Note, and then to other charges, if any, due on the Note.

**3. Prior Mortgages and Deeds of Trust; Charges; Liens.** Borrower shall perform all of Borrower's obligations, under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

**4. Hazard 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

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**5. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

**6. Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such actions as is necessary to protect Lender's interest.

Any amounts disbursed by Lender pursuant to this paragraph 6, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 6 shall require Lender to incur any expense or take any action hereunder.

**7. Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

**8. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

**9. Borrower Not Released; Forbearance By Lender Not a Waiver.** The Borrower shall remain liable for full payment of the principal and interest on the Note (or any advancement or obligation) secured hereby, notwithstanding any of the following: (a) The sale of all or a part of the premises, (b) the assumption by another party of the Borrower's obligations hereunder, (c) the forbearance or extension of time for payment or performance of any obligation hereunder, whether granted to Borrower or a subsequent owner of the property, and (d) the release of all or any part of the premises securing said obligations or the release of any party who assumes payment of the same. None of the foregoing shall in any way affect the full force and effect of the lien of this Mortgage or impair Lender's right to a deficiency judgment (in the event of foreclosure) against Borrower or any party assuming the obligations hereunder.

Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

**10. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 15 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note: (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

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**11. Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by first class mail addressed to Borrower or the current owner at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and any other person personally liable on this Note as these person's names and addresses appear in the Lender's records at the time of giving notice and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

**12. Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflicts shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

**13. Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note, this Mortgage and Rider(s) at the time of execution or after recordation hereof.

**14. Rehabilitation Loan Agreement.** Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

**15. Transfer of the Property or a Beneficial Interest in Property, Assumption.** 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 Lender's option, for any reason, declare all the sums secured by this Mortgage to be immediately due and payable. However, this option shall not be exercised by Lender if exercise is prohibited by Federal law as of the date of this Mortgage.

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 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.

This Mortgage may not be assumed by a purchaser without the Lender's consent. If an assumption is allowed, the Lender may charge an assumption fee and require the person(s) assuming the loan to pay additional charges as authorized by law.

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

**16. Acceleration; Remedies.** Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums under the Note secured by this Mortgage, Lender, at Lender's option may declare all sums secured by this Mortgage, to be immediately due and payable without demand or notice and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

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**17. Assignment of Rents; Appointment of Receiver, Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 16 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 16 hereof or abandonment of the Property and at any time prior to judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to received fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage.

**18. Loan Charges.** If the loan secured by this Mortgage 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 permitted limits, then: (1) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) 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 mailing a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

**19. Legislation.** If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Mortgage or any Rider, unenforceable according to their terms, or all or any part of the sums secured hereby uncollectible, as otherwise provided in this Mortgage or the Note, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Mortgage to be immediately due and payable.

**20. Release.** Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void and Lender or Trustee shall release this Mortgage without charge to Borrower. Lender, at Lender's option, may allow a partial release of the Property on terms acceptable to Lender and Lender may charge a release fee. Borrower shall pay all costs of recordation, if any.

**21. Waiver of Homestead.** Borrower hereby waives all rights of homestead exemption in the Property.

**22. Hazardous Substances.** Borrower 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 anyone else to do, 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 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 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 22, "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, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 22, "Environmental law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety, or environmental protection.

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## REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Debbie A. Thomas (SEAL)  
Borrower  
DEBBIE A THOMAS

\_\_\_\_\_  
Borrower (SEAL)

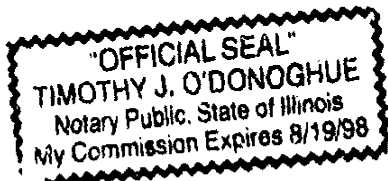
STATE OF Illinois DePue County ss:

I, the undersigned, a Notary Public in and for said County and State, do hereby certify that Debbie A. Thomas, personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that I has signed and delivered the said instrument As then free and voluntary act, for the use and purposes therein set forth.

Given under my hand and official seal, this 23rd day of February, 1994.

Timothy J. O'Donoghue  
Notary Public

My Commission Expires: 8-19-98



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Account Number

Creditor: FIRST UNION HOME EQUITY BANK, N. A.

Date of Transaction February 23 1998

Borrower(s): DEBBIE A THOMAS

17710 PRESIDENTS DR HOMEWOOD, IL 60430

Name

Address

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after you have made all payments as scheduled
10.401 %	\$ 75,762.30	\$ 53,994.50	\$ 132,758.80

YOUR PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of Payments	When Payments Are Due
179	489.93	Monthly beginning 03/28/98
1	45,059.33	and continuing on the 28th day of each month
		hereafter until 02/28/11
		then a balloon payment 02/28/11

Home Improvement Construction Loan:  If checked this provides for the payment of interest only during the construction period. Beginning you will make monthly payments of interest only during the construction period, followed by payments of principal and interest as scheduled above.

Variable Rate:  If checked, this loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

Security: You are giving a security interest in:  The goods or property being purchased  Real Estate

Security Interest Fees: \$

Late Charge: If a payment is late, you will be charged 4% of the payment.

Prepayment: If you pay off early, you will not have to pay a penalty.

Assumption: If this loan is made to purchase your principal dwelling, someone buying your house  may, subject to conditions cannot be allowed to assume the remainder of the mortgage or real property loan on the original terms

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and assumption policy.

e means estimate

Itemization of the Amount Financed of \$ 53,994.50 SEE APPENDUM

\$ _____	Amount given to you directly	\$ _____	to _____
\$ _____	Amount paid on your account	\$ _____	to _____
\$ _____	Amount paid to Creditor for:	\$ _____ Breakdown of Prepaid Finance Charges:	
		\$ _____	to _____
		\$ 5.50	to EXPRESS MAIL
		\$ _____	to GA FEE
		\$ _____	to PMI INSURANCE FEE
		\$ _____	to FUHEB for points
		\$ _____	to FUHEB for flood certification
		\$ _____	to FUHEB for tax certification
		Prepaid finance charge	\$ 5.50

Amount paid to others on your behalf

\$ _____	to public officials for Security Interest Fees
\$ _____	to insurance company(ies)
\$ _____	to title insurance company
\$ _____	to _____
\$ _____	to _____

INSURANCE DISCLOSURES

Insurance: Credit Life Insurance is not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Term of Insurance	Premium	Signature
Credit Life		\$ _____ Consumer #1 only	Consumer #1, I want Credit Life Insurance at the stated premium. Signature _____ Date _____
		\$ _____ Consumer #1 and #2	Consumer #2, I want Credit Life Insurance at the stated premium. Signature _____ Date _____

Consumer(s) may rescind credit life insurance within 15 days after the date of receipt of the Certificate of Insurance. If the insurance is rescinded, all premium(s) charged and financed will be credited against the unpaid principal balance. In the event of subsequent cancellation, the unearned premium(s) will be credited against the unpaid principal balance.

You may obtain property insurance from anyone you want that is acceptable to Creditor.

ACKNOWLEDGEMENT

By signing below you acknowledge that you have received a completed copy of this Federal Truth-In-Lending Disclosure Statement prior to the execution of any closing documents.

Witness signature line

February 23 1998 Date

Debbie A. Thomas Borrower

February 23 1998 Date

DEBBIE A THOMAS

Borrower

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## ITEMIZATION OF AMOUNT FINANCED / INITIAL ADVANCE

Account No. 0005063724

Date February 23 1996

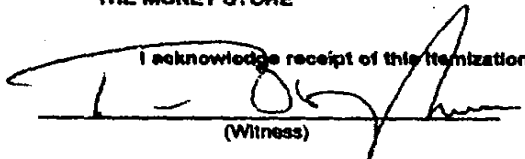
Creditor: FIRST UNION HOME EQUITY BANK, N.A. 1301 W. 22ND STREET

SUITE 108 OAK BROOK IL 60521  
(Mailing Address)


In this Itemization of Amount Financed/Initial Advance, the words "I" "me" and "my" mean each Borrower entitled to receive this document.

(1)	Amount given to me directly	\$	4,384.85
(2)	Amount paid on my account	\$	
(3)	Amount paid to First Union Home Equity Bank For:		
(A)	Appraisal Fee	\$	
(B)	National Flood Certifax	\$	
(C)	Document Preparation	\$	
(D)	Credit Bureau Report	\$	2.95
(E)	Prepaid Finance Charge	\$	
(F)	Tax Certification	\$	
(G)	Georgia Residential Mortgage Fee	\$	
(H)	Express Mail	\$	
(I)		\$	
(4)	Amount Paid to Closing Agent For:		
(A)	Title Insurance	\$	325.00
(B)	Title Opinion	\$	
(C)	Title Examination	\$	
(D)	Abstract Fee	\$	
(E)	Tax Search Fee	\$	
(F)	Commitment Fee	\$	
(G)	Survey	\$	
(H)	Escrow/Settlement Fee	\$	
(I)	Document Preparation Fee	\$	
(J)	Notary Fee	\$	
(K)	Courier Fee	\$	
(L)	Attorney Fee	\$	180.00
(M)	Express Mail	\$	
(N)		\$	
(5)	Amount paid to Public Officials for:		
(A)	Mortgage Tax	\$	
(B)	Intangible Tax	\$	
(C)	Documentary Stamp Tax	\$	
(D)	Security Interest Fees	\$	62.50
(E)		\$	
Amount paid to Others on Your Behalf:			
(A)	Credit Life Insurance Company	\$	
(B)	Broker <i>Mariland Mtg Co</i>	\$	3,000.00
(C)	Outside Appraisal	\$	
(D)	Inspection	\$	
(E)		\$	
(F)		\$	
(G)	PENNEYS	\$	967.00
(H)	WORLD BOOK	\$	588.00
(I)	AMERICAN GENERAL	\$	487.00
(J)	PENNEY	\$	1,497.00
(K)	AMERICAN GENERAL	\$	3,727.00
(L)	BEST BUY	\$	829.00
(M)	AMERICAN GENERAL	\$	787.00
(N)	COMMERCIAL CREDIT	\$	4,700.00
(O)	NORWEST FINANCE	\$	1,500.00
(P)		\$	
(Q)		\$	
(R)	AMERICAN REAL ESTATE	\$	80.00
(S)		\$	
(T)		\$	
(U)		\$	
(V)		\$	
(W)		\$	
(X)		\$	
(Y)		\$	
(Z)		\$	
	<b>THE MONEY STORE</b>	\$	<b>30,917.10</b>

I acknowledge receipt of this Itemization of Amount Financed/Initial Advance on the date captioned above.

  
\_\_\_\_\_  
(Witness)

\_\_\_\_\_  
(Witness)

  
\_\_\_\_\_  
DEBBIE A THOMAS  
(Borrower)

\_\_\_\_\_  
(Borrower)

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NATIONAL MORTGAGE SERVICES

January 29, 1996

## PAYOFF STATEMENT

Send to: DEBBIE A. THOMAS  
17710 PRESIDENTS DRIVE  
HOMERWOOD, IL 604300000

Loan Number: 72190416  
Old Loan Number: 023002000401404  
Please refer to our loan number  
on all correspondence.

This statement reflects the amount needed to prepay this mortgage in full. Issuance of this statement does not alter your contractual obligation to make payments when due. A late charge of \$20.74 will be assessed after the grace period, as stated in your note. The late charge will be added to the payoff total if payment is received after the grace period.

Mortgagor Name: DEBBIE A. THOMAS

Next Payment Due Date: 1/31/96

Property Addr: 17710 PRESIDENTS DRIVE  
HOMERWOOD, IL 604300000

Interest Paid To Date: 12/27/95  
Mail Addr: 17710 PRESIDENTS DRIVE  
HOMERWOOD, IL 604300000

### \* STATEMENT OF ACCOUNT \*

Interest is collected to the date of receipt of the payoff funds. Please allow for mailing time. Any funds in excess of the required payoff amount will be refunded directly to the customer.

Principal Balance as of last payment	\$	29,684.53
Accrued Interest through 2/08/96		773.99
Accrued Late Charges		41.48
Recording or Release		27.50

Total Required Through 2/08/96	\$	30,627.10
--------------------------------	----	-----------

plus \$12.00 per day for the number of days between 2/08/96 and when payment is received by The Money Store. Funds should be received at the address specified below by 2:00 P.M. to be credited that day.

Please remit certified funds or a cashier's check, payable to The Money Store:

#### FOR OVERNIGHT DELIVERY

The Money Store  
Attn: Payoff Department  
P.O. Box 1054  
Newark, NJ 07101 1000

The Money Store  
Attn: Payoff Department  
2848 Morris Avenue  
Union, NJ 07083

This quote expires on 2/28/96. ALL UPDATES PROVIDED ONLY IF REQUESTED IN WRITING AND ONLY AFTER EXPIRATION OF THIS QUOTE.

NOTE: The payoff amount stated above is subject to change depending upon any accounts activity that may occur subsequent to the preparation of this quote and final account verification.

Sincerely,

Y10  
Customer Service Associate  
2888328.3283

$$22 \text{ days} \times 12.00 = 264.00$$

$$21.00$$


---

$$270.00$$

$$+ 30,627.10$$


---

$$30,897.10$$

BUILDING  
A NEW  
FOUNDATION

A.O. and 120788

SACRAMENTO

CALIFORNIA

95816

9041

916.979.7400

FALLMONT

916.488.8379

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