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96165357

AFTER RECORDING MAIL TO
BERKSHIRE MORTGAGE CORPORATION
901 N. ELM STREET
HINS DALE, ILLINOIS 60521

DEPT-01 RECORDING 945.50
740014 TRAN 2371 03/05/96 11:36:00
37793 & JW # 95-145557
COOK COUNTY RECORDER

AP# FINCH-96F-5217
LN# 3412728

[Space Above This Line For Recording Data]

STATE OF ILLINOIS

GIT FHA MORTGAGE

FHA CASE NO.
131:8208761-729

This Mortgage ("Security Instrument") is given on February 22, 1996 . The Mortgage is
Mark W. Finch and Laura A. Finch, His Wife

4194533 1/2 AF

whose address is 9200 S. Leavitt, Chicago, IL 60620
("Borrower"). This Security Instrument is given to Berkshire Mortgage
Corporation, A corporation
which is organized and existing under the laws of Illinois
and whose address is 901 North Elm, Hinsdale, IL 60521-3622

1558 AF

Borrower owes Lender the principal sum of One Hundred Thirty Thousand Two Hundred
Dollars and no/100 Dollars
(U.S. \$ 130,200.00). This debt is 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 March 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;
(b) the payment of all other sums, with interest, advanced under paragraph to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security
Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender
the following described property located in Cook
County, Illinois:

*** SEE ATTACHED LEGAL DESCRIPTION ***

96165357

which has the address of 9200 S. Leavitt Chicago
[Street] [City]
Illinois 60620 ("Property Address");
[Zip Code]

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LIST to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly change by the Secretary instead of the monthly mortgage insurance premium. **SECTION** to any lease, special assessments, recorded payments or ground rents, and fire, flood and other hazard insurance premiums, as required.

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

(a) Payments remaining for all payments for items (a), (b) and (c).
Lender shall apply the proceeds of the Property or its acquisition by Lender, Borrower's account shall be credited with any proceeds and Lender shall promptly return any excess funds to Borrower, immediately prior to a change of ownership or any mortgage insurance premium treatment that Lender has not become obligated to pay to the Secretary, and any mortgage insurance premium treatment that Lender has not become obligated to pay to the Secretary's account shall be credited with the balance remaining for all payments for items (a), (b) and (c) and any other hazard insurance premiums, as required.

(b) Borrower tenders to Lender the full payment of all sums secured by the Security Instrument, including due on the Note.
If the mortgage insurance premium treatment that Lender has not become obligated to pay to the Secretary, and any mortgage insurance premium treatment that Lender has not become obligated to pay to the Secretary's account shall be credited with the balance remaining for all payments for items (a), (b) and (c) and any other hazard insurance premiums, as required.
Monthly charges shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due on the Note.
If the mortgage insurance premium treatment that Lender has not become obligated to pay to the Secretary, and any mortgage insurance premium treatment that Lender has not become obligated to pay to the Secretary's account shall be credited with the balance remaining for all payments for items (a), (b) and (c) and any other hazard insurance premiums, as required.
As used in this Security Instrument, the term "any" means the Secretary of Housing and Urban Development or his or her designee, in any year in which the Lender must pay a mortgage insurance premium to the Secretary, for any year in which such premium would have been required if the Lender had held the Security Instrument, each monthly payment shall also include other: (i) an installment of the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if the Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full amount of the mortgage insurance premium with Lender one month prior to the date the full amount mortgage insurance premium is due to the Secretary, or if the Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due on the Note.

(c) If at any time the total of the payments held by Lender for items (a), (b) and (c), together with the future monthly payments for such items is greater than the due date of such items, exceeds by more than one-twelfth of the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-twelfth of the estimated amount of payments over one-twelfth of the estimated amount of payments or pay to the Secretary, or his or her designee, the amount of the excess over one-twelfth of the estimated amount of payments. If the total of the payments made by Borrower for item (a), (b), or (c) is less than the amount of the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall pay to the Secretary, or his or her designee, the amount of the deficiency on or before the date the item becomes due.

(d) Each monthly installment for items (a), (b) and (c) shall equal one-twelfth of the annual amount, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance or not more than one-twelfth of the past due amount. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b) and (c) before they become delinquent.

2. Monthly Payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest, as set forth in the Note and any other charges, an amount for any (a) taxes and special assessments, (b) ground rents or ground rents on the Property, and (c) premiums for insurances required by Paragraph 1.

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

BORROWER'S OBLIGATIONS. Borrower is jointly and severally obligated to pay to the Secretary, or his or her designee, all of the improvements now or hereafter erected on the property, and all assessments, taxes, ad valorem taxes, royalties, mineral, oil and gas rights and profits, water rights and stock and other income or interest a part of the property. All improvements and additions shall also be covered by the Security Instrument. All of the foregoing is mortgaged to the Secretary in the Security Instrument as the "Property".
Borrower shall convey and convey the Property and the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.
Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

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THIRD, to interest due under the Note;

FOURTH, to amortization of the principal of the Note;

FIFTH, to late charges due under the Note.

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

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in Paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. **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 the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall 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 this 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 the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. **Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

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reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor 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 bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 8(b). 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 agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated here; or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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

15. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.

16. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Paragraph 16.

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PLA BLANKS SHORT-TERM FORM
SC/R/DTA / 01/28/2007

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PLA CASE NO. 131:8208761-729
e/sa

Borrower (Name)

Borrower (Name)

Borrower (Name)

Borrower (Name)

Mark W. Finch
Mark W. Finch
Mark W. Finch
Mark W. Finch

Witness:

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 7 of the Security Instrument and in any rider(s) attached by Borrower and recorded with it.

- Condominium Rider
 Planned Unit Development Rider
 Other (Specify) _____
 Graduated Payment Rider
 Growing Equity Rider

19. If one of the above, Borrower waives all rights of homestead exemption in the Property. If one or more riders are executed by Borrower and recorded together with the Security Instrument, the contents of each such rider shall be incorporated into and made a part of this Security Instrument. [Check applicable box(es)].

17. Foreclosure Procedure. If Lender requires immediate payment in full under Paragraph 6, Lender may foreclose the Security Instrument by judicial proceeding, and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in the Paragraph 17, including, but not limited to, reasonable attorney's fees and costs of the evidence.

16. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release the Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

15. Release of all sums secured by this Security Instrument. Lender shall release the Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

14. ASSIGNMENT OF RIGHTS. Borrower and Lender further covenant and agree as follows: Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender is a judicially appointed receiver may do so at any time there is a breach. Any expiration of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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LN# 3412728

STATE OF Illinois

Cook County ss:

I, the undersigned, a Notary Public in and for said county and state, do hereby certify that Mark W. Finch and Laura A. Finch, His Wife

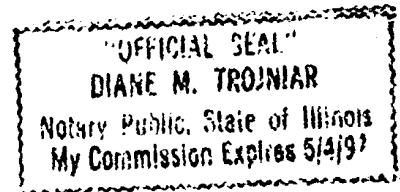
personally known to me to be the same person(s) whose name(s) are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 22nd day of February, 1996.

My commission expires:

Diane M. Trojnar
Notary Public

This instrument was prepared by Kristine E. McCann
Address: 901 NORTH ELM
HENS DALE, IL 60521



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Property of Cook County Clerk's Office

P. I. N. #25-06-303-036

LOT 17 (EXCEPT THE NORTH 44 FEET THEREOF) AND LOT 18 IN BLOCK 1 IN REVERLY
HILLS BOULEVARD SUBDIVISION, BEING A RESUBDIVISION OF THE NORTH 22 ACRES OF
GEORGE A. CHAMBER'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF
SECTION 6, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.

4222222222

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AP# FINCHM-96F-5717

LN# 3412728

FHA ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 22nd day of February, 1995 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to certain Borrower's Note ("Note") to Berkshire Mortgage Corporation, A corporation

(The "Lender")
of the same date and covering the property described in the Security Instrument and located at:

9200 S. Leavitt, Chicago, IL 60620

[Property Address]

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

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate may change on the first day of July, 1997, and that day of each succeeding year. "Change Date" means each date on which the interest rate could change.

(B) The Index

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

(C) Calculation of Interest Rate Changes

Before each Change Date, Lender will calculate a new interest rate by adding a margin in **Two and Three / Quarters** percentage points (2.750%) to the current index and rounding the sum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph (D) of this Rider, this rounded amount will be the new interest rate until the next Change Date.

(D) Limits on Interest Rate Changes

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

(E) Calculation of Payment Change

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payments of principal and interest which would be necessary to repay the unpaid principal balance in full at the maturity date at the new interest rate through substantially equal payments. In making such calculation, Lender will

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FHA CASE NO. 131-8208751-728
4/82

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18C/FARM/IND.../1/198/104281-1

(Said) Borrower

(Said) Borrower

(Said) Borrower
Laura A. Finch

(Said) Borrower
Laura A. Finch

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

demands for return is made.

payment with interest on demand is not assignable even if the Note is otherwise assigned before the

whereas at the Note rate, be applied as payment of principal. Lender's obligation to return any excess

which should have been stated in a timely notice, or (ii) request that any excess payment, with interest

amount of any excess payment, with interest (i) demand the return to the interest rate

should have been stated in a timely notice, when Borrower has the option to either (i) demand the return to

of the decrease and Borrower made any facility payment exceeding the payment amount which

included in error. Lender shall give the Borrower the option to either (i) demand the return to

counting less than 10 days after Lender has given the required notice. If the monthly payment amount

monthly payment amount calculated in accordance with Paragraph (E) of the Rider for any payment date

required by Paragraph (F) of the Rider. Borrower shall have no obligation to pay any increase in the

the payment date which occurs at least 25 days after Lender has given Borrower the notice of change

effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on

(F) The interest rate calculated in accordance with Paragraphs (C) and (D) of this Rider will become

(G) Escrowed Date of Change

by law from time to time.

calculating the change in monthly payment amount, and (iii) any other information which may be required

new monthly payment amount, (iv) the Current Index with the date it was published, (v) the method of

forth (i) the date of the notice, (ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the

The notice must be given at least 25 days before the new monthly payment amount is due, and must set

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount.

(F) Notice of Changes

calculation will be the amount of the new monthly payment of principal and interest.

use the unpaid principal balance which would be owed on the Change Date if there had been no default in

payment on the Note, reduced by the amount of any prepayments to principal. The result of this

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AP# FIKHM-96F-5717

LIN# 3412728

FHA ESCROW PAYMENTS RIDER

THIS ESCROW PAYMENTS RIDER is made this 22nd day of February, 1996, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to Berkshire Mortgage Corporation, A corporation

("Lender") of the same date and covering the property described in the Security Instrument and located at:
9200 S. Leavitt, Chicago, IL 60620
(Property Address)

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree to amend Paragraph 2 of the Security Instrument, entitled "Monthly Payments of Taxes, Insurance and Other Charges," by substituting the text of the entire paragraph with the following:

2. **Monthly Payments of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under Paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. § 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amount permitted to be held by RESPA, Lender shall deal with the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage or deficiency as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by the Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

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8/99

ALTERNATE FHA ESCROW PAYMENTS RIDER
18C/ESCROWPAYMENTS//0595/0051-1 Page 2 of 2

Property of Cook County Clerk's Office

16165357

(See) Borrower

(See) Borrower

(See) Borrower
ADRIE A. FINCH

(See) Borrower
Mark B. Finch
Mark B. Finch

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this Escrow Payments Rider.

LN# 3412728

AP# FINCHM-96F-5717

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CHANGE OF INFORMATION FORM

SCANNABLE DOCUMENT - READ THE FOLLOWING RULES

- 1. Changes must be kept in the space limitations shown
- 2. Do NOT use punctuation
- 3. Print in CAPITAL LETTERS with BLACK PENS ONLY
- 4. Allow only one space between names, numbers and addresses

SPECIAL NOTE:

If a TRUST number is involved, it must be put with the NAME, leave one space between the name and number

If you do not have enough room for your full name, just your last name will be adequate

Property Index numbers (PIN #) MUST BE INCLUDED ON EVERY FORM

PIN:

25 - 06 - 303 - 036 - [] [] [] []

NAME:

MARK FINCH []

MAILING ADDRESS:

STREET NUMBER STREET NAME - APT or UNIT

9200 S LEAVITT []

CITY

CHICAGO []

STATE:

IL

ZIP:

60620 - []

PROPERTY ADDRESS:

STREET NUMBER STREET NAME - APT or UNIT

9200 S LEAVITT []

CITY

CHICAGO []

STATE:

IL

ZIP:

60620 - []

FILED: MAR 9 9 1998
JUDICIAL CLERK'S OFFICE

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Property of Cook County Clerk's Office

98165357