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Cook County Recorder

BCX 370

MARY ANDERSON HOME SAVINGS OF AMERICA, FSB LOAN SERVICE CENTER P O BOX 60015 CITY OF INDUSTRY, CA 91716-0015 ALL NOTICES TO LENDER SHALL BE MAILED OR DELIVERED TO THE ABOVE ADDRESS. Loan No. 019 84 342

- [Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAG' ("Security Instrument") is given an OCTOBER 2, 1997. The mongagor is JAMES B. O'BRIEN AND KAREN M. O'BRIEN, HUSBAND AND WIFE ("Borrower"). This Security Instrument is given to HOME SAVINGS OF AMERICA, FSB, which is organized and existing under the laws of the United States of America, and whose address is 4900 F. VERGRADE ROAD, IRWINDALE, CA 91706-1404 ("Lender"). Borrower, owes Lender the principal sum of TWO PSINDRED FOURTEEN THOUSAND TWO HUNDRED AND 00/100 Dollars (U.S. 3214,200,00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payment win the full debt, if not paid earlier, due and payable on NOVEMBER 1, 2027. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Transment; and (c) the performance of Horrower's covenants and agreements under this Socurity Instrument and the Noice for this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

LOT 392 IN NORTHGATE UNIT 4 A, BEING A SUBDIVISION IN THE EAST HALF OF SECTION 8 AND THE WEST HALF OF SECTION 9, TOWNSHIP 42 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL Cort's Office MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.# 03-08-408-011

which has the address of 1226 E. BURR OAK, ARLINGTON HEIGHTS, IL 60004 ("Property Address");

ILLINOIS - Single Family - Fennic Mac/Freddle Mac UNIFORM INSTRUMENT S1F00201 - 02/10/97 Page 1 of 10

Form 3014 9/90 ORIGINAL



ATGF, INC

County Clark's Office

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

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby convoyed and has the right in mortgage giant and convoy the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any oncumbrances of record.

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

UNIFORM COVENANTS, Bostower and Lunder covenant and agree as follows:

- 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt wide need by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance, Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are durinder 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 leasthold payments or ground rants on the Property, If any; (c) yearly hazard or property insurance premiums;

 (d) yearly flood insurance premiums, if any; (e) yearly margage insurance premiume, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of pragraph 8, in fleu 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 from may require for Borrower's excrow account under the federal Real Estate Sattlement Procedures Act of 1974 as annualed from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. It to, 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 Items of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items of Funds due on the page leads.

The Funds shall be held in an institution whose deposits are insured by a federal gency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Let dor shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds and supplying the Escrow Items, unless Lender pays Borrower interest on the funds and applicable law permits Lender to make such a charge. However, Lender may sequire Borrower to pay a one circle charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or carnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

ILLINGIS - Single Family - Fanale Mae/Fredille Mac UNIFORM INSTRUMENT SIN00202 - 02/10/07 Page 2 of 10 Loan No. 019186642 Form 3014 9/90 BORROWER

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If the Funds held by Lender exceed the amounts purmitted to be held by applicable law. Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Botrower any Funds refe by Lender. If, under paragraph 21, Lender shall acquire or soil the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit

regulast the sums secured by this Security Instrument.

3. Application of implication of implication is applicable law provides otherwise, all phyments received by Lender under paragraphs 1 and 2 shall be applied: first, to any propayment charges due under the Note; second, to amounts payable under paragraph 2; third, to introduce fourth, to principal due; and last, to any late charges due under the Note.

4. Chargest Liens. Borrower shall pay all takes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower manner these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Barrower 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 good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) accures from the holder of the lien an agreement satisfactory to Lender subordinaring the lien to this Security Instrument. If Lender secondness that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender say 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 improvement now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended overage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower falls to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph?

All insurance policies and renewals shall be acceptable to Lender and shall include a standard increase clause. I ender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Londer all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt note: to the

insurance carrier and Lender, Lender may make proof of loss if not made promptly by Borrower.

ILLINGIS - Single Family - Panale Manufesiale Mac UNIFORM INSTRUMENT S1600203 - 0201007 Page 3 of 10 Loan No. 019186642 Form 3014 9/90 ORTGINAL

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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 lessaned. If the restoration or repair is not economically feasible or Lender's security would be lessaned, 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 state 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.

Unless Let de and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If under paragraph 2 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by

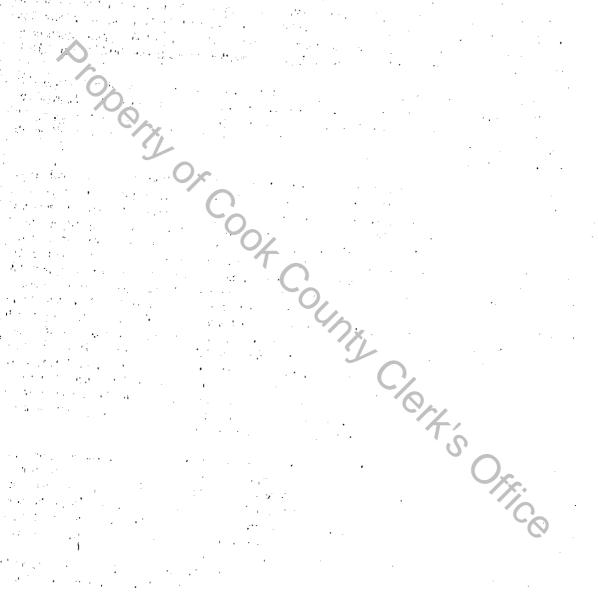
this Security Instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Cointenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, estruits, and use the Property as Borrower's principal residence within sixty days after the execution of this Security instances and shall continue to occupy the Property as Borrower's principal residence for at least one year after the data of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless axympating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Froperty, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture aslo 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 Londor's security interest. Burnow in may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be displayed with a ruling that, in Londor's good faith determination, productes forfeiture of the Borrower's interest in the Property or other material impairment of the liencreated by this Security Instrument or Londer's scourity interest. Borrover shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or suitements to Lender (or failed to provide Lender with any meterial information) in connection with the inan evidenced by the Note, including, but not limited to: representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, florrower shall comply with all the provisions of the lease. If Burrower acquires fee title to the Property, the leasohold and the fee title shall not more unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrown fails to perform the covernants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Louder's rights in the Property (such as a proceeding in bankniptcy, probate, for condemnation or forfeiture or to enforce it we or regulations), than 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 tion which has priority over this Security instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repaire withough Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts that bear interest from the date of disbursument at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

requesting payment.

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- 8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available; Borrower and pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Dorrower when the insurance coverage lapsed or ceased to be in affect, Lender will accept, use and retain these payments as a k ss 'eserve in lieu of mortgage insurance. Loss reserve payments may no longer be required; at the option of Lender, if more, ce insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premiums required to maintain mortgage insurance in elect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written ar reament between Borrower and Lender or applicable low.
- 9. Inspection, Lander 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 avail or claim for damages, direct or consequential, in connection with any condemnation or other taking of any pan of the Property, or for conveyance in fleu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess pale 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 intruding, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction; (a) the total amount of the sums secured immediately of fore the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shell be paid to Borrower, in the event of a partiel taking of the Property in which the fair market value of the Property imm diately 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 law otherwise provides, the proceeds shall be applied to the sum, so wed 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 Borrowel that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 cas 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 Harrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Walver. 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 walver of or preclude the exercise of any right or remedy. Loan No. 019186642

ILLINOIS - Single Family - Famole Atte/Fredule Mar UNIFORM INSTRUMENT \$1F00205 - UZ/10A77 Page 5 of 10

Form 3014 9/90

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- 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may a greet to extend, modify, forbear or make any accummodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 13. Loan Charges If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that the 'a budily interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct por ment 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 it w engines use of another method. The notice shall be directed to the Property Address or any other address Borrower doon notes by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any after address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be desimed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by finders 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.
 - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lendor's prior writton consent, Lender may, at its option, require immediate princent in full of all sums secured by this Security Instrument, However, this option shall not be exercised by Lendor 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 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.

1LLINOIR - Single Family - Famile Mae/Freddle Mac UNIFORM INSTRUMENT SIF00206 - 02/10/07 Page 6 of 10 Lonn No. 019186642 Form 3014 9/90 BORROWER

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18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the partier of: (a) 5 tlays (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that florrower: (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 lecurity instrument, including, but not limited to, reasonable anomeys' fees; and (d) takes such oction as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's oblige ion to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Perri wer, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occur od. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note: Change of then Servicer. The Note or a partial interest in the Note (together with this Security instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not called or cermit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower that, not do, nor allow anyone else to do, snything affecting the Property that is in violation of any Environmental Law. The organization 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 P openy 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 remodial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as to: ic or hazardous substances by Environmental Law and the following substances: gasoline, ketosene, other flammable or toxic petroleum products, toxic petroleum herbloides, volatile solvents, materials containing asbestos or formula hyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the juritoiction where the Property is located that relate to health, safety or environmental protection.

12.2.JNOIN - Single Femily - Female Mae/Freddile Blac UNIFORM INSTRUMENT SIF00207 - 02/10/07 Page 7 of 10 Loan No. 019186642 Form 3014 9/90 ORIGINAL

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

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default matthe cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by Judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclosure. 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 not limited to, reasonable attorneys' fees and covery it title evidence.
- 22. Release. Upon payment of all sums accured by this Security Instrument, Lender shall release this Security Instrument to Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is pair to a third party for services rendered and the charging of the fee is permitted under applicable law.
 - 3.3. Waiver of Hamestead. Borrower waives all right of homestead exemption in the Property.

11.1.INUIS - Single Family - Famile Mac/Freddle Mac UNIFORM INKTRUMENT SIF00208 - 02/10/97 Page 8 of 10

Loan No. 019186642 Form 2014 9/90 BORROWER

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24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security instrument as if the rider(a) were a part of this Security instrument.

Check appl	icable box(ex)]		
	A.Justable Rate Rider G adveted Payment Rider Ballon Rider Other(s) [specify]	Condominium Rider Planned Unit Development Rider Rate Improvement Rider	I-4 Family Rider Blweckly Payment Rider Second Home Rider

NOTICE

Unless you provide us with evironal of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interest. The coverage that we purchase may not pay any claim that you make or any claim that is made agains, you in connection with the collateral. You may later cancel any insurance purchased by us, but only after a reviding us with evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including interest and ray other charges we may imposs in connection with the placement of the insurance, until the offective and of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you ray to able to obtain on your own.

BY SIGNING BELOW, Dorrower accepts and agrees to the terms and coverants contained in this Socurity Instrument and in any rider(s) executed by Borrower and recorded with it.

JAMES BO'BRIEN BOTTOWER KAREN MO'BRIEN BOTTOWER

11.1-INO13 - Single Family - Fannie MassFredule Mae UNIFORM INSTRUMENT SIF00200 - 02/10/97 Page 9 of 10 i.asn No. 019186642 Form 3014 9/90 ORIGINAL

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[Space Helow This Live For Acknowledgment]---

STATE OF ILLINOIS COUNTY OF COOL

1. The undersighted a notary public in and for said county and state, do hereby certify that grand B. OBLERN and Rater M. OBLERN,

a notary public in and for said county and state, do hereby

personally known to me to be the same person(s) whose name(s) Will subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that III (II) signed and delivered the same instrument as III (III) free and voluntary act, for the uses and purposes therein set forth. day or Angula Moiary F.

Given under my hand and official sent mic

My commission expires:

DIFICIAL SEAL ANGELA GIANCANA MY COMMISSION EXP. MAY 14,2100

11.1.1NOIS - Single Family - Fannie Atae/Freddie Mac UNIFORM INSTRUMENT SIF00210 - 02/10/97 Page |0 of 10

Loan No. 019186642 Form 3014 9/90 BURROWER

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Lot 592 in Northgate Unit 4-A, being a Subdivision in the East half of Section 8 and the West half of Section 9, Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

Property of County Clerk's Office