NG BEACH MORTGAGE COMPANY 972 TOWN AND COUNTRY ROAD OR ANGE, CA 92668 Laun No. 1918580-5328 Equity Title 415 K. LaSaffe # 402 Chicago M 60610 THIS MORTGAGE ("Security Instrument") is given single man RICKY JORDAN, ("Borrower"). This Security Instrument is given to LONG BEACH MORTOA which is piganized and existing under the laws of the State of 972 TOWN AND COUNTRY BOAD ORAN-Forty Thousand Five Hundred and no/HO-----This steht is evidenced by Borrower's note dated the san asmibly payments, with the full debt, if not paid earlier, due This Security Instrument secures to Lender: (a) the repayment extensions and modifications of the Note; (b) the payment protect the security of this Security Instrument; and (c) the Security Instrument and the Note. For this purpose, Burrower described property incited in THE SOUTH IS PLET OF LOT 4 AND THE NORTH BOF LOTS 6, 7, AND THE WEST 120 6 FEET OF LOT. 26 IN SCHOOL TRUSTEE'S SUBDIVISION OF SECTION EAST OF THE THRO PRINGIPAL MERIDIAN, IN CO PINA 20-16-201-229 AND 20 - 16 - 2017 030 This is being re-recoded which has the address of 5617 SOUTH SHIELDS 14 V62 ! ICCINO:S-Sugilo Family-FNMA/FHEMC UNIFORM INSTRUMENT Form 3014 9:30 VMP WORTCAGEFORUS - 1872/1971 1771 Hilmin K. F. Rerecording Mortgage to

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FORETHER WITH all the improvements now or hereafter crected on the property, and all easements, appurishances, and flatures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVEYANTS that Horrower is lawfully select of the estate hereby conveyed and has the right to morigage, grant and convey the Property and that the Property is increcombered, except for encumbrances of record. Borrower warrants and will detend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

ENDORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest: Prepayment and Late Charges. Burrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and line charges due under the Note.

2. Funds for Taxes and Insurance, Subject to applicable law or to a written waiver by Londer, Borrower shall pay to Londer on the day monthly payments are due under the Kote, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground tents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's excrow account under the federal Real Estate Scalement Procedures Act of 1974 as arrangled from time to time, 12 U.S.C. Section 2601 et any. ("RESPA"), unless another law that applies to the Funds sets a lesser more of the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Estrow liens or otherwise in accordance with applicable law.

The Finds shall be held in an Institution whose deposits are insured by a tederal agency, instrumentality, or entity fincluding Lender, if Lender is seen an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items, Lender may not age florrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this ban, 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, and ving 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 soms secured by this Security Instrument.

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

Upon payment in full of all some secured by this Security Instrument Lander shall promptly refund to Borrower any Funds held by I ender. If, under paragraph 21, Lender shall acquire or self the Property, Lender, prior to the acquisition of sale of the Property, shall apply any Funds held by I ender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, (5 amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

a. Charges: Liers. Borrower shall pay all taxes, assessments, charges, fines and imposting a stributable to the Property which may attain priority over this Security Instrument, and leasthold payments or ground renes, is any. Detrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Rorrower shall pay them on time directly to the person award payment. Burrower shall promptly furnish to Lender all notices of amounts to be poin under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borniwer shall promptly discharge any tien which has priority over this Security Instrument unless Borniwer: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; this criticists 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 (b) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over

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this Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall saintly 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, florrower shall keep the improvements now existing or hereafter erected on the Property insured against less by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and toe the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by florrower subject to Lender's approval which shall not be unreasonably withheld. If Burrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7. A second expression of the property in accordance with paragraph 7.

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

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

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

- 6. Decupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loan Application; Leaveholds. Borrawer shall occupy, establish, and use the Pionerty as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall commune to decree the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agress in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Bo row r's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Harrower shall be in default if any forteiture action or proceeding, whether civil or criminal, is begun that to Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Society Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a rolling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's see my interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inacclurate information or atatements to Lender (or failed to provide I ender with any material information) in connection with the loan evolved by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal refuse ce. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. It Borrower requires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in hankruptcy, probate, for condemnation or forfeithre or to enforce laws or regulations. Sien Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property, Lender's actions may include paying any sums secured by a lien which has priority over this Security instrument, appearing in court, paying resumable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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

8. Mortgage Insurance, if Londer required mortgage insurance as a condition of making the foan secured by this Security Instrument, Porrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lander lapses or ceases to be in effect. Borrower shall pay the premiums required to

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obtain coverage substantially aquivalent to the morigage insurance previously in effect, at a cost substantially equivalent to the control of the morigage insurance previously in effect, from an alternate morigage insurer approved by Lender. If substantially equivalent morigage insurance coverage is not available. Borrower shall pay to Lender each month a sum equal to ene-twelfth of the yearly morigage insurance premium being paul by Borrower when the insurance coverage (apsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of morigage insurance. Loss reserve payments may no longer be required, at the option of Lender, if morigage 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 morigage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accombine with any written agree nent between Borrower and Lender or applicable law.

9, Pator Alon. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower note out the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or of or taking of any part of the Property, or for conveyance in fieu of condemnation, we hereby assigned and shall be paid to Lenge.

In the event of a not? teling of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, and any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately left re the taking, 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 before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be origin 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, unless Borrower and Lender otherwise agree in writing or unless applied to the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applied to the sums secured by this Security has a ment whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after votice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at it, or low, either to restoration or repair of the Property or to the sums secured by this Security Institution, whether or not then due.

Unless Lender and Horrower otherwise agree in writing, any application of proceeds to principal shall not extend ut postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Burrower Not Refersed: Furtherrance By Lender Not a Wower. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Under 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 commonce proceedings against any successor in interest or refuse to extend time on 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 forbear need 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; John and Several Liability; Co-signers. The coremons and agreements of this Security Instrument shall hind and benefit the successors and assigns of Lender and Borrower, schieer to the provisions of paragraph 17. Horrower's covenants and agreements shall be joint and several. Any Borrower are en-signs this Security Instrument only to mortgage, scant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally of figured to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extent, rushly, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Least Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum beat charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the four 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 sams already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Berrower. 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 florrower 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 Lunder. Any notice to Lunder shall be given by first class mail to

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Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security instrument shall be deemed to have been given to Borrower or Lender when given as prayided in this paragraph,

15. Governing Law: Severability. This Security Instrument shall be governed by tederal 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 Burrower. If all or any part of the Property or any interest in it is sold or transferred (or it a beneficial interest in Burrower is sold or transferred and Burrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedles

permitted by this Security Instrument without further notice or demand on Borrower.

18. Ill crimer's Right to Reinstate. If Rocrower meets certain conditions, Borrower shall have the right to have enforcement of the Security Instrument discontinued at my time prior to the earlier of: (a) 5 days (or such other period as applicable law may assertly 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 Borrower; (a) pays Lender all sums which they would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sams secured by this Security Instrument shall continue, unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under participant 17.

19. Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without a flor notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments (see a title 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. Recrower shall not cause or permit by 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 enteriors 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 stall 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 florrower 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. By tower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hizardous Substances" are those substances defined as toxic or fixed on substances by Environmental Law and the following substances: gasoline, kerosene, other thannable or toxic petroleum products, toxic pesticides and hechicides, volante solvents, materials containing asbestos or formaldeligde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Bottower and Lander further covenant and agree as follows:

2). Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Duerower's breach of any covening or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless

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ce) a date, not less than the vice. The notice shall be by (a the delight); (h) the action required to cure the default (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 non-existence of a default or any other defense of Borrower to acceleration and the right to assert in the foreclosure proceeding the or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums proceeding. Lender shall be entitled to callect all expenses incurred in pursuing the remedies provided in this paragraph.

I tolories the null limited to, reasonable attorneys' fees and costs of title evidence.

22. Release. Upon payment of all soms secured by this Security Instrument, Lender shall release this Security Instrument, Lender shall release this Security Instrument, hut only if the fee is paid to a third party for services rendered and the charging of the fee

Instrument, but only if the applicable law.	lee is paid in a third party for the Borrower waiting att with the card.	s. Lender may charge B or services rendered and i	communer a fee for relative that the charging of the fee	Security Instrume
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