**DEFICIAL COP3481090**7107/0047 87 006 Page 1 of

1998-06-09 11:56:42

Cook County Recorder

37.50

Loan No. 086884 Institument Prepared by: JULAINNE BASSETT Record & Return to RESOURCE BANCSHARES MORTGAGE GROUP, INC. 1307 BUTTERFIELD RD., SUITE 422 DOWNERS GROVE, ILLINOIS 60515

MORTGAGE  THIS MORTGAGE ("Security Instrument") is given on _MAY 29, 1998  The mortgagor is ANDCEF, KOWALSKI AND ANNA KOWALSKI, HUSBAND AND WIFE _And (I ZOFIA WILK A SINGLE WOWAL AS JOINT TENANTS.  ("Recrower"). This Security Instrument is given on _MAY 29, 1998  Borrower ower standard the principal sum of the laws of DELAWARE within is organized and existing insider the laws of DELAWARE within is organized and existing insider the laws of DELAWARE and whose address is _790 PARK_AIJE Rd., COLUMBIA SC 29223  Borrower owes Lender the principal sum of _Minety Seven Thousand Six Hundred and 00/100  Security Instrument (Noter), which provides for /Monthly payments, with the full debt, if not paid earlier, due and payable of Oblats (U.S. \$ _97,800.00 Security Instrument secures to Lender.")  This debt is evidenced by Borrower's note dated the same date as this Dollars (U.S. \$ _97,800.00 Security Instrument (Noter), which provides for /monthly payments, with the full debt, if not paid earlier, due and payable of the debt evidenced by the Note, with interest, and after sense earlier and secures to Lender. In the repayment of the debt evidenced by the Note, with interest, and after sense earlier and security of this Security Instrument and (c) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument and (c) the Part of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For June 1999 and		This Lies For Recording	g Data)	
THIS MORTGASE ("Security Instrument") is given on MAY 29, 1998  The mortgagor is ANDINES KOWALSKI AND ANNA KOWALSKI, HUSBAND AND WIFE COLD.  TOTAL MILK A SINGLE WOMAN AS JOINT TENANTS.  ("Borrower"). This Security instrument is given to RESOURCE BANCSHARES MORTGAGE GROUP, INC.  ("Borrower"). This Security instrument is given to RESOURCE BANCSHARES MORTGAGE GROUP, INC.  ("Borrower"). This Security instrument is given to Resource BANCSHARES MORTGAGE GROUP, INC.  ("Clander").  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  This debit seddenced by Borrower's note dated the same date as this Security Instrument secures to Lender: (a) the repayment of the debt endenced by the Note, with interest, and Principal security Instrument secures to Lender: (a) the repayment of the debt endenced by the Note, with interest, and Principal security Instrument secures to Lender: (a) the repayment of the debt endenced by the Note, with interest, and principal security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and acronery to protect the security of this Security Instrument, and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument, and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument.  PARCEL 1; UNIT 3, AREA 5, LOT 7 IN SHEFFIELD TOWN SCHALMSJURG, UNIT 3, BEING A PROTECT		[Space Above This time For Medicinity	<b>,</b>	
The mortgagor is AND-CF3 WILL AS SINGLE WOMAN: AS JOINT TENANTS.  ZOFIA WILK A SINGLE WOMAN: AS JOINT TENANTS.  ZOFIA WILK A SINGLE WOMAN: AS JOINT TENANTS.  (Borrower). This Security instrument is given to RESOURCE BANCSHARES MORTGAGE GROUP, INC.  (Pleorewer). This Security instrument is given to PLAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  Which is organized and existing usefit he laws of DELAWARE  Ollars (IJS) Security Instrument and the same date as this Delaware in the security Instrument secures to Lender: (a) the repayment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note; (b) the payment of the Security Instrument; and (c) the payment of the debt exidenced by the Note; (b) the payment of the Security Instrument and the Note. For this purpose, County, Instrument and the Note. For this purpose, Payment of the Security Instrument and the Note. For this purpose, Instrument, and (c) the Payment of the Security Instrument and the Note. For this purpose, Instrument, and th	CG1901840			·
The mortgagor is AND-CF3 WILL AS SINGLE WOMAN: AS JOINT TENANTS.  ZOFIA WILK A SINGLE WOMAN: AS JOINT TENANTS.  ZOFIA WILK A SINGLE WOMAN: AS JOINT TENANTS.  (Borrower). This Security instrument is given to RESOURCE BANCSHARES MORTGAGE GROUP, INC.  (Pleorewer). This Security instrument is given to PLAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  which is organized and existing usefit he laws of DELAWARE  Which is organized and existing usefit he laws of DELAWARE  Ollars (IJS) Security Instrument and the same date as this Delaware in the security Instrument secures to Lender: (a) the repayment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note, with interest, and is renewals, extensions and modifications of the Note; (b) the payment of the debt exidenced by the Note; (b) the payment of the Security Instrument; and (c) the payment of the debt exidenced by the Note; (b) the payment of the Security Instrument and the Note. For this purpose, County, Instrument and the Note. For this purpose, Payment of the Security Instrument and the Note. For this purpose, Instrument, and (c) the Payment of the Security Instrument and the Note. For this purpose, Instrument, and th	W NO NE PECA SE MS POLITIEV	Instrument") is given on MAY 29, 1998	AND MICE and	
Controver"). This Security Instrument is given to RESOURCE BANCSHARES MORTIGAGE CITIES (Controver"). This Security Instrument is given to whose address is 7909 PARK_AILER Rd., COLUMBIA, SC 29223 (Lender).  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on Security Instrument secures to Lender, (a) the repayment of the debt evidenced by the Note, with interest, and a "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 Instrument; and (c) the old with results of the Security Instrument and the Note. For this purpose, Paragraph of the debt evidence of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, COOK.  PARCEL 1; UNIT 3, AREA 5, LOT 7 IN SHEFFIELD TOWN SCHAUMADIRG, UNIT 3, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF NORTH-WEST 1/4 OF SECTION 17, TOWNSHIP 41 SUBDIVISION OF PART OF THE WEST 1/2 OF NORTH-WEST 1/4 OF SECTION 17, TOWNSHIP 41 SUBDIVISION OF PART OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE WEST 1/2 OF NORTH-WEST 1/4 OF SECTION 17, TOWNSHIP AND THE NORTH AND THE NORTH		ALSO AND ANTON	AND WIFE 707 C	
Cook  Cook  Parcel 1, UNIT 3, AREA 5, LOT 7 IN SHEFFIELD TOWN SCHAUMSU 13, UNIT 3, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 41  UNIT 1, AREA 5, LOT 7 IN SHEFFIELD TOWN SCHAUMSU 13, UNIT 3, BEING A SUBDIVISION OF PART OF THE HEST 1/2 OF NORTHWEST 1/4 OF SECTION 17, TOWNSHIP 41  UNIT 1, 104-041  Which has the address of 1803 DUMONT LANE  REPARCE TO THE TOWN THE ADDRESS TOWN THE ADDRESS TOWN THE ADDRESS TOWN TH	The mongagor is ANGLE WUMAN	AS JOINT TENANTS.	MORTGAGE GROUP, IN	VC
which is organized and exists:  7909 PARIC ALE Rd., COLUMBIA, SC 29223  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Borrower owes Lender the principal sum of Ninety Seven Thousand Six Hundred and 00/100  Security Instrument (Note'), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on Security Instrument secures to Lender: (a) the repayment JUNE 1, 2028  of the debt evidenced by the Note, with interest, and of renewals, extensions and modifications of the Note; (b) the payment of the debt evidenced by the Note, with interest, and of renewals, extensions and modifications of the Note; (b) the payment of the debt evidenced by the Note, with interest, and of renewals, extensions and modifications of the Note; (b) the payment of the debt evidenced by the Note, with interest, and of renewals, extensions and modifications of the Note; (b) the payment of the debt evidenced by the Note, with interest, and of renewals, extensions and modifications of the Note; (c) the payment of the debt evidence of Borrower's covenants and agreements inder this Security Instrument and the Note; for this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note; for this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note; for this purpose, performance of Borrower's covenants and agreements inder this Security Instrument and the Note. For this purpose, performance of Borrower's covenants and agreements inde				~
and whose address is 1900 1 No. 100	which is organized and existing	- DILIBARIA CC 20223		(.reuger ).
Borrower owes Lender (the Innexposed of Second Control of Second C	and whose address is 7909 PA	ARK ALIE Rd., COLUMBIA, SO ESEES	dred and 00/100	the same data as this
Dollars (U.S. 5	Borrower owes Lender the principa	al sum of Ninety Savet Thousand	by Borrower's note dated	the same date as the
of the debt evidenced by the Note, with interest, and a renewals, extensions and induffication of this security instrument; and (c) the of the debt evidenced by the Note, with interest, advanced under paragraph 7 to protect the security of this Security Instrument and the Note.  Parameter of Borrower's covenants and agreements inder this Security Instrument and the Note.  Borrower does hereby mortgage, grant and convey to Lende (th) following described property located in Security Instrument and the Note.  County illinois:  COOK  PARCEL 1; UNIT 3, AREA 5, LOT 7 IN SHEFFIELD TOWN SCHALMAURIG, UNIT 3, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF NORTH-WEST 1/4 OF SECTION 17, TOWNSHIP 41 SUBDIVISION OF PART OF THE WEST 1/2 OF NORTH-WEST 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN DECLARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT PRINCIPAL MERIDIAN ACCORDING TO THE PLAT NORTH-WEST 1/4 OF SECTION 17, ILLINOIS.  PLIN.#07-17-104-041  * THE  Which has the address of 1803 DUMONT LANE (Street)  Which has the address of 1803 DUMONT LANE (Street)  (Property Address*);  Initials 1. (City)  PARCEL 2: EASMENT APPURED AND THE MERIDIAN ACCORDING TO THE PLAT NORTH AND THE PLAT NOR	Dollars (U.S. \$ 97,600.00	- J. This door is with the f	fuil debt, if not paid earlier	r, due and payable on
of the debt evidenced by the Note, with interest, and preparations and intollineations and intollineations, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's covenants and agreements under this Security Instrument and the Note. Performance of Borrower's Committee in this performance of Borrower's Committee in	Security Instrument ("Note"), which	This Security	nstrument secures to Len	Note: (a) the payment
of all other sums, With Imbest, advances, and agreements (inder this Security Instrument and performance of Borrower's covenants and agreements (inder this Security Instrument and performance of Borrower's covenants and agreements (inder this Security Instrument) in the Borrower does hereby mortgage, grant and convey to Lende (th) following described property located in Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's County (index of the Plat Subject of the Plat Subject of the Plat North, RANGE 1, 1971 AS DOCUMENT 21487751 IN COOK COUNTY, ILLINOIS.  PARCLE 2: EASMENT APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN DECLARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT 21487670 (21487670) SKOKIE OFFICE ILLINOIS.  P.I.N.#07-17-104-041 * THE  Which has the address of 1803 DUMONT LANE (Property Address'):  Illinois 60194-0000 (22p Code) (Property Address'):  Initials 1. K. Prom 3014 9/96 (page 1 of 7 pages)	JUNE 1, 2028	with interest, and a renewals, extensions	s and modifications of the	Instrument: and (c) the
of all other sums, with interest, advantal and agreements (inder this Security Instrument and performance of Borrower's covenants and agreements (inder this Security Instrument and performance of Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants and agreements (inder this Security Instrument) in the Borrower's covenants (inder this Security Instrument) in the Borrower's covenants (inder this Security Instrument) in the Borrower's covenants (inder this Security Instrument Instrument Instrument Instrument Instrument Instrument	of the debt evidenced by the Note	wanted under paragraph ? to protect the	security of this Security	ote. For this purpose,
Deformance of Bollowing age, grant and convey to Lende (the following described properly Borrower does hereby mortgage, grant and convey to Lende (the following described properly Borrower does hereby mortgage, grant and convey to Lende (the following described properly address):  COOK  PARCEL 1; UNIT 3, AREA 5, LOT 7 IN SHEFFIELD TOWN SCHAUMOURG, UNIT 3, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF NORTHWEST. 1/4 OF SECTION 17, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE PLAT NORTH, RANGE 10, EAST OF THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE PLAT NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT NORTH, RANGE 10, EAST OF THE PLAT NORTH NORTH 10, EAST OF THE PLAT NOR				
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SUBDIVISION OF PART OF THE THIRD PRINCIPAL MERIDIAN, ACCOMMENT, ILLINOIS.  THEREOF RECORDED MAY 21, 1971 AS DOCUMENT 21487751 IN COOK COUNTY, ILLINOIS.  PARCLE 2: EASMENT APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN DECLARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT 2148750 IN COOK COUNTY, ILLINOIS.  P.I.N. #07-17-104-041  * THE  Which has the address of 1803 DUMONT LANE  [Street]  (Property Address*);  Initials 1.4  Form 3014 9/9 (page 1 of 7 pages)	Borrower does nereby mortgago	County Illinois:	INIT & REING A	
SUBDIVISION OF PART OF THE THIRD PRINCIPAL MERIDIAN, ACCOMMENT, ILLINOIS.  THEREOF RECORDED MAY 21, 1971 AS DOCUMENT 21487751 IN COOK COUNTY, ILLINOIS.  PARCLE 2: EASMENT APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN DECLARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT 21483688 IN COOK COUNTY, ILLINOIS.  P.I.N.#07-17-104-041  * THE  Which has the address of 1803 DUMONT LANE  (City)  Which has the address of 1803 DUMONT LANE  (City)  Initials 1.4  Form 3014 9/9 (page 1 of 7 pages)	COOK 3 AREA 5, LOT	7 IN SHEFFIELD TOWN SCHAUMBUIG, C	ON 17, TOWNSHIP 41	COOK COUNTY
Which has the address of 1803 DUMONT LANE  Which has the address of 1803 DUMONT LANE  Which has the address of 1803 DUMONT LANE  (Property Address*);    Illinois 60194-0000   (2-p Code)		TTEO 1 1 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	316215 [[] [[] [] [] [] [] []	DUCON OUTED
THEREOF RECORDED MAT 21 TO THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN JESSE WHITPARCLE 2: EASMENT APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN JESSE WHITPACCE ARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT 21 MINOR.  P.I.N.#07-17-104-041  * THE  Which has the address of 1803 DUMONT LANE [Street]  (City)  (Property Address*);  Illinois 60194-0000  (2:p Code)  (2:p Code)  Initials 1.K.  Form 3014 9/9 (page 1 of 7 pages)	NORTH, RANGE 10, EAST OF TH	1071 AS DOCUMENT 21487751 IN COOK	COUNTY, ILLINOIS.	
PARCLE 2: EASMENT APPURIENANT 10 THE DECLARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT STABSON IN COOK COUNTY, DECLARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT STABSON IN COOK COUNTY, DECLARATION RECORDED OCTOBER 23, 1979 AS DOCUMENT STABSON IN COOK COUNTY, DECLARATION OF FIGURE 11 IN COOK COOK COUNTY, DECLARATION OF FIGURE 12 IN COOK COOK COUNTY, DECLARATION OF FIGURE 12 IN COOK COUNTY, DECLARATION OF	THEREOF RECORDED WAT 21	TO THE DEAL	SCTATE AS DEFINED IN	JEGGE MHII
Which has the address of 1803 DUMONT LANE (City)  Which has the address of (Property Address*);  Which so the address of (Property Address*);  Which so the address of (City)  Which has the address of (City)	BARCLE 2: FASMENT APPURTE	NANT TO THE ABOVE DESCRIBED HEAD	IN GOOK COUNTY,	
which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (Property Address*);  Illinois 60194-0000 (Property Address*);  Illinois 50194-0000 (Property Address*);  Initials 1 K (page 1 of 7 pages)	DECLARATION RECORDED OC	TOBER 23, 1979 AS DOCUMENT 2148/60	0	SKOKIE OFFIC
which has the address of 1803 DUMONT LANE Schaumburg (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)  Which has the address of 1803 DUMONT LANE (City)	ILLINOIS.	2.0		
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which has the address of 1803 DUMONT LANE    SCHAUMBURG   City     Illinois 60194-0000   (*Property Address*);   Initials 1     Initials 1   Form 3014 9/96     Initials 2   Property Address*   Initials 2     Initials 2   Initials 3   Initials 4   Initials 3   Initials 4   In		4.1)		
which has the address of 1803 DUMONT LANE  [Street]  [Property Address*);  Initials 1.  Form 3014 9/96  (page 1 of 7 pages)				. ( )
which has the address of 1803 DUMONT LANE [Street]    Illinois 60194-0000				
which has the address of 1803 DUMON1 LANE (Street) (Property Address*);  Illinois 60194-0000 (Property Address*);  Initials 1. Form 3014 9/96 (page 1 of 7 pages)				()
which has the address of 1803 DUMON1 LANE (Street) (Property Address*);  Illinois 60194-0000 (Property Address*);  Initials 1. Form 3014 9/96 (page 1 of 7 pages)				C)
which has the address of 1803 DUMONT LANE [Street]    Illinois 60194-0000   (*Property Address*);   Initials 1				0
which has the address of 1803 DUMONT LANE [Street]    Illinois 60194-0000 (*Property Address*);   Initials 1				0
Illinois 60194-0000 Initials 1 Form 3014 9/96  WELDOIS - Single Family - Famile Mae/Freddle Mac UNIFORM INSTRUMENT (page 1 of 7 pages)				0
Illinois 60194-0000 [Zip Code] Form 3014 9/96  Form 3014 9/96  (page 1 of 7 pages		EDIMONT LANE	, <u>schaumburg</u>	
Form 3014 9/94  Form 3014 9/94  (page 1 of 7 pages		B DUMONT LANE [Street] CProperty Address*);	, <u>schaumburg</u>	
U LINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT (page 1 of 7 pages	:- e0104-0000	(Property Address /	<u>, SCHAUMBURG</u>	
	Illinois 60194-0000 [2.p Code]	( Ploberty Address )		(nitials 1.K / Form 3014 9/90

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s of racord. Calms and demands,

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform coverant covering real property. Variations of Institute a uniform covenants for national use and national and agree as follows: UNIFORM COVENANTS. BOITOWER AND LENGER COVENANTS and I sta Charnage as follows:

A carring to constitute a difficility institution of covering lear picture. Cov 1. Payment of principal and interest; Prepayment and Late Charges.

1, Payment of Principal and Interest; Prepayment and Late Charges.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower. 2. Funds for Taxes and Insurance.

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for the Property; (b) year Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for any; (c) yearly hazard or property insurance premiums; (d) year Payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly hazard or property insurance premiums; (d) yearly the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums; (d) year payment of mortgage insurance premiums. These Surance premiums, if any; (e) yearly montgage insurance premiums, if any; and (f) any sums payable by Borrower called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum a in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These leader may account under the maximum a federal Rea

called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum a simended from time, 12 U.S.C. Section 2601 et seq. ("RESPA"). lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real amount. If sc, Lender may, at any time, collect and hold Funds. Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ('RESPA').

Amount follow that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds and the basis of current data. anount rot of exceed the lesser amount. If so, Lender may, at any time, collect and hold Funds of otherwise in accordance with applicable law. reasonable as in are of expenditures of future Escrow Items or otherwise in accordance with applicable law.

In an institution whose decosits are insured by a federal agency, instrument The Funor, still ates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

In an institution whose deposits are insured by a federal agency, instrumentality, or ender shall apply the Funds to p The Funds s'rill be held in an institution whose deposits are insured by a federal agency, instrumentality, or ender may not charge Borrower for holding and applying the Funds, annually analyzing the escro (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds account, of verifying the Escrow items, unless Lender pays Borrower interest on the Funds, annually analyzing the escrowing the scrow items. the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow a charge. However, Lynder may require Borrower to pay a one-time charge for an independent real

account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits applicable law provides otherwise. Unless Unless Unless Unless Unless Estate to make such a charge. However, Linder may require Borrower to pay a one-time charge for an independent real made or applicable law requires interaction be paid, Lender shall not be required to pay Borrower any inestate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless on the Funds. Borrower and Lender in to be paid, Lender shall not be required to pay Borrower and unless in writing, however, that interest shall be paid on the terest or earnings on the Funds. Borrower and Lender mey as a size in writing, however, that interest shall be paid on the Funds, showing credits and debits to the Funds. Lender shall give to Borrower and Lender may easile in writing, however, that interest shall be paid on the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by a policable law, Lender shall account to a policable law, if the anicunt of the Funds held by Borrower for the Europe exceed the amounts permitted to be held by applicable law, Lender shall account to pay the Escrow Items when due, Lender may so notiny Ecrower in writing, and, in Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so noting Ecrower in writing, and, in make up the deficiency. Borrower shall make up the Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so noting the control of 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 Borrower any acquisition or Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Lender at the time of acquisition or sale as a credit against the sums Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments.

Judger paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable charges due under the Note. Unless applicable law provides otherwise, all payments received by Lender under the Note: second. In amounts payable 4. Charges; Liens,
Operly which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay them on operty which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall promptly furnish to Lender all notices of amounts to be paid Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the start of the st directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid of the person owed payments directly, Borrower shall promptly furnish to Lender all notices of amounts to be paid directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid promptly furnish to Lender shall promptly furnish to Lender receipts

Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower: (a)

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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) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss 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 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 7.

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

Unless Lenger and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damageo if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender riay 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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments raferied to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Leur er, 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, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Bor, ower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Levider's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes for elture of the Borrower's interest in the Property or other material Impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to
- 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 bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable 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 disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

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Security Instrument. Unless Borrower 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 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 is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage 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 effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.
- 9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu 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 paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property i needlately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument Immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall b) reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immudiately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be 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 less than the amount of the sums secured immediately before the taking, unless Borrower and Lander otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lenger 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 its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

- 11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the lime for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall 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 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.

If the loan secured by this Security Instrument is subject to a law which sets maximum loan 13. Loan Charges.

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charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed 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 payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment

without any prepayment charge under the Note. 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of 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 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 provided in this paragraph.

15. 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 me conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be saverauls.

16. Borrower's Copy Corrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrowellf all or any part of the Property or any Interest in it is sold or transferred (or if a beneal) a interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lende, shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is celivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these cums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower mee's ce tain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (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 Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' feer, and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchange it. 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 small not apply in the case of acceleration under paragraph 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 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 'ns' ument. 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 it.v. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice

will also contain any other information required by applicable law.

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

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary. Borrower shall

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promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde and radioactive materials. As used in this paragraph 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. 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 must be cured; and (d) that fallure 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. 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 foreclose this Security instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon pryment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower, Borrower shall pay any recordation costs.
  - 23. Walver of Homestead. Borrower waives all right of homestead exemption in the Property.
- 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 agreemen's of this Security Instrument as if the rider(s) were a part of this Security Instrument.

Instrument.	0/	
(Check applicable box(es))	<u>_</u> T	_
Adjustable Rate Rider	Cordom nium Rider	1-4 Family Rider
Graduated Payment Rider	X Plannec Ur.it Development	t Rider Biweekly Payment Rider
Balloon Rider	Rate Improvamant Rider	Second Home Rider
Other(s) [specify]		
BY SIGNING BELOW, Borrower accep and in any rider(s) executed by Borrower and	<del>-</del>	enants contained in this Security Instrument
Witnesses:	Audue	Junefly (Seal)
	ANDRZEJ KOW	ALSKI -Borrower
	ANNA KOWALSH	(Seal)  Borrower
	Lofis	Ser Je (Seal)
	ZOFIA WILK	-Borrower
		(Seal)
		-Borrower

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 [Space Below This Line For Acknowledgment]	
( -	

STATE OF ILLINOIS, COOK

County ss:

1. JANICE CARAHER

husbandtwife a Notary Public in and for said county and state, do

hereby certify that ANDRZEJ KOWALSKI AND ANNA KOWALSKI AND ZOFIA WILK, 95179 & woman personally known to me to be the same person(s) whose name(s) is/are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she/they signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 29TH

day of MAY, 1998

My Commission expires: 4

This instrument was prepared by: RESOURCE BANCSHARES MORTGAGE GROUP, INC. 1307 BUTTERFIELD RD., SUITE 422 DOWNERS GROVE, ILLINOIS 60515

INC.
OUT COUNTY OFFICIAL SEAL

# UNOFFICIAL COPY 1090 Fage 8 of

C86884 Loan No.

KOWALSKI

#### PLANNED UNIT DEVELOPMENT RIDER

( Militan Comments
THIS PLANNED UNIT DEVELOPMENT RIDER is made this 29TH day of MAY, 1998  and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to  RESOURCE BANCSHARES MORTGAGE GROUP, INC.  of the same date and covering the Property described in the Security Instrument and located at:  1803 DUMONT LANE, SCHAUMBURG, ILLINOIS 60194-0000
1803 DUMON1 LANE, SCHAUMBORG, ILLINOIG GOTO: [Property Address]
The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common are as and facilities, as described in the Covenants, Conditions and Restrictions to which the Property is
subject.
to be read because 20
(the "Declaration"). The "roperty is a part of a planned unit development known as
CHECKICI D TOWNE
(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or

managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of

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

A PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy Insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the mon'nly payment to Lender of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided by the master

in the event of a distribution of hazard insurance proceeds in lieu of restoration or repair ollowing a loss to the or blanket policy. Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

Borrower shall take such actions as may be reasonable to insure that the Owners C. Public Liability Insurance. Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

Borrower shall not, except after notice to Lender and with Lender's prior written E. Lender's Prior Consent. consent, either partition or subdivide the Property or consent to:

MULTISTATE PUD RIDER -Single Family- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT GFS Form G000812(5F29)

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Loan No. 246284

- (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or entinent domain;
- (ii) any arner dment to any provision of the Constituent Documents if the provision is for the express benefit of Lenuer:
- (iii) termination c. professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay FUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms for provisions contained in this PUD Rider.

provisions contained in	this PUD Rider.
Hadrey Loveld.	
ANDRZEJ KOWALSK	(Seal) -Borrower
THORIZED NOW ALSKI	-Borrower
Heren Kurch	(Cool)
ANNA KOWALSKI	- (Seal) -Borrower
Iofia Vill	
-X07-10 101/2	10 11
ZOFIA WILK	(Seal) Porrower
•	POLICIFOL
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	-porrower
<del></del>	(Seal)
	-Borrower