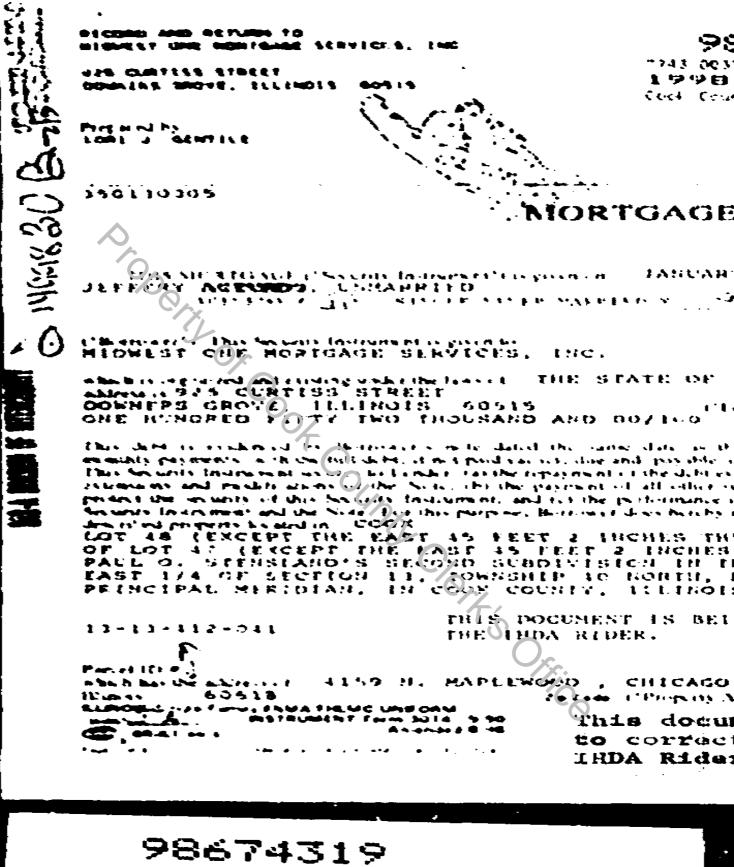
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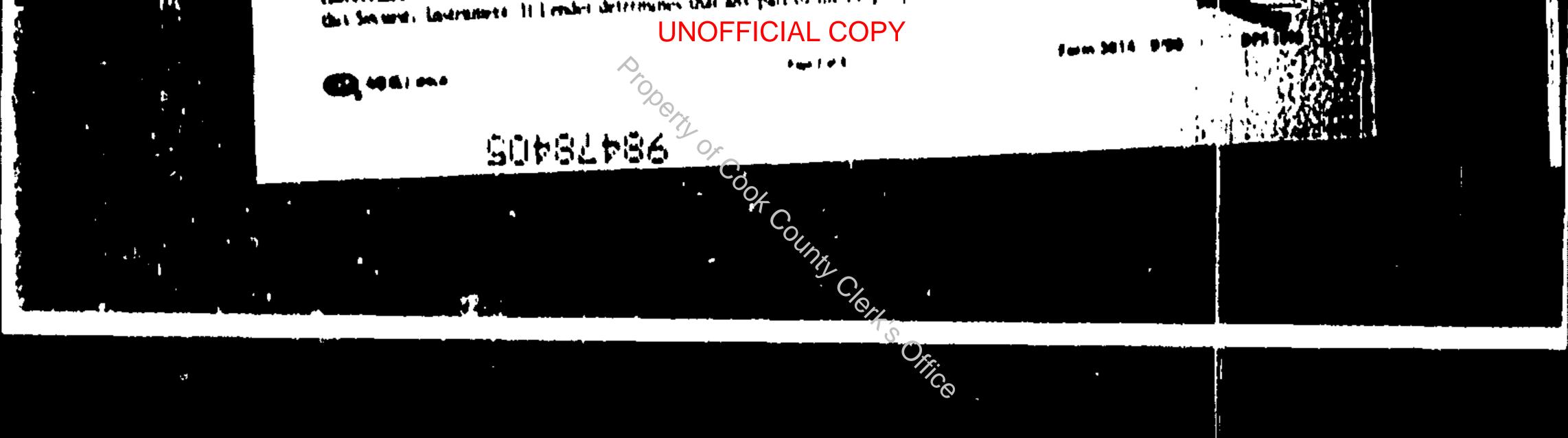
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eptical, obtain overage to protect tanker surplus in the endpects to tender and shall include a standard mortgage classe. Lender All insurance policies and renewals shall be accepted to tender and shall include a standard mortgage classe. Lender that have the right to held the policies and renewals. If Lender requires, Bornower shall promptly give to Lender all receipts of policies and renewals. If Lender requires, Bornower shall promptly give to Lender all receipts of policies and renewals. If Lender requires, Bornower shall promptly give to Lender all receipts of policies and renewals. If there is a bornower shall give prompt notice to the insurance carrier and Lender. Lender make proof of loss if is a make promptly by Horrower.

Unless Leader and Bourneer otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Unless Leader's occurity is not becomed. If the restoration or **Property damaged**, if the restoration or repair is not non-modify feasible or Lender's occurity would be fessible and Lender's occurity is not becomed. If the restoration or repair is not economically feasible or Lender's occurity would be fessible, the insurance proceeds shall be applied to the some repair is not economically feasible or Lender's occurity would be fessible, the insurance proceeds shall be applied to the some vector by this Security Instrument, whether or not from due, with any excess paid to Borrower. If Borrower abandons the vector by this Security Instrument, whether or not from Lender that the insurance carrier has offered to settle a claim, then Property, or does not answer within 10 days a nonce from Lender that the insurance carrier has offered to settle a claim, then Lender may sollies the insurance proceeds to report of restore the Property of to pay some Lender may sollies the insurance proceeds to report of restore the induce is pixely some nearch by this Security fastrument, whether or not then due. The 30 day period will be provide the notice is pixely.

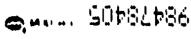
Unless tander and Borrower otherwise afrie in writing, any application of proveds to principal shall not extend or Unless tander and Borrower otherwise afrie in writing, any application of proveds to principal shall not extend or propose the due date of the monitor payments referred to in prographs t and 2 or change the amount of the payments. It would manage hi the Priperty reasonable payments with the date of the any insurance policies and proceeds resulting from damage hi the Priperty prior to the aquisition shall pass to funded to the estent of the sums secured by this Security Instrument temediately prior to the aquisition.

6. Ocvupancy, Preservation, Main owner and Protoction of the Property: Borriover's Loan Application; Leaseholds. Betweet shall except, establish, and use operative as Borrower's principal residence within sixty days after the execution of this Security Instrument and shaft continue to exary the Property as Borrower's principal residence for at least one year after the date of incorparate, unless herein otherwise spress in writing, which consent shift not be unressonably withheld, or unless estimuting complexes exist which are based for each control. Borrower shall not destroy, damage or impair the Property, allow the Property to Inferiorate, or commiss faste on the Property Horrower shall be in default it any forfeiture when or proceeding, whether coul or criminal, is begun that in thinder's good faith judgment could result in forfesture of the Property of exhemotor materially impair the Ecologicated by the Security Instrument or Londer's security interest. Horizover may cure such a default and resistate, as provided in paragraph 14, by caving the action or proceeding to be dismoved with a ruling that, in Lember's post to the determination, procludes forfeiture of the lightwart's interest in the Property or other material importment of the lies created by this Security Instrument or Conder a costily interest. Bortower shall also be in default if Banneser, Juring the bain application process, pase materially follower indestruction or stationenis to Eender for failed as previous tander with any material informations in connection with the bian widehead by the Note, including, but not finited as representations - meeting Bornweet's company of the Property as a principal residence. If this Security Instrument is on a branch M. Bustioner shall comple with all the provisions of the leave. If Borrower acquires fee totle to the Property, the branched and the few title chaft not marge unless I under agrices to the marger in writing

7. Protection of Londer's Rights in the Property. If Borrower laits to perform the conclusts and agreements contained in this Security Instrument, so there is a legal proceeding that may sign licantly affect Londor's rights in the Property (such as a proceeding in borrower or probate, for condements now Londonius or to enforce these or regulations), must lender using do and proceeding in borrowers to protect the value of the Property and London's rights in the Property, brader's actions may exclude paying any sums or used by a lion, which has provide reports. Although London way take action source this paragraph 7, tender dows to have body so.

Kay amounts distributed by fender under this paragraph 7 shall become additional debt of distributed secured by this becamp instrument. Lafess Bore wer and fender agree to other terms of payment, these amounts shall bear interest from the date of distributement at the Note rate and shall be parable, with interest, upon notice from Lender to Bertower requesting payment.

8. Morsgage Insurance, I2 conduct expand mortgage insurance as a condition of pulsing the loan sourced by this Source Instrument. Borevert shall pay the promotion required to maintain the mortgage invitation of effect. If, for any reason, the mortgage invitance constage required by London Tapeson receases to be in effect. Borrows, shall pay the premiums required to



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NOTICE TO MORTGAGOR

MORTGAGE RIDER

THE PROVISIONS OF THIS EVER SUBSTANTIALLY MODIFY THE TERMS OF THE LOAN. DO NOT SHELL THE BOTE OF THE SECURITY INSTRUMENT UNLESS YOU PLAY AND UNDERSTAND THESE PROVISIONS.

NOER TO MORTGAGE BY AND BETWEEN	1907 Services (THE "LEMOLEN 7	(THE "MORYGADDR")

In consideration of the respective servenance of the parties contained in the Security Conforment, and for other panel and relation consideration, the receipt, adoptory and sufficiency of which are extremological. Managegor and Lender further mercurity Conformations:

1. The rights and uniferrites of the parties to the Security instrument and the Note or connectly made audject to this fider. In the ment of any conflict between the provisions of this fider and the provisions of the Security instrument and the Note, the provisions of this fider shall control.

2. Normithstanding the provisions of Paragraph 8 of the Society becaurant, the Martgager upon a Cari the Londor or the Anthonity, as applicable, may, at any time and without prior nation, accolarate of payments due under the Society Instrument and Plats, and use rate any other needly allowed by two for breach of the Society instrument or Nets, if (a) the Mortgager cells, rents of falls to accupy the property described in the Society Instrument at his or her perminant and privary residences; or (b) the statements made by the Mortgager is the Affile it of Bryer (Martine Heasing Genelopment Automity Form MP-SA) are not your, complete and correct, or the Martgager fails to oblig by the agreements of any other residences or (b) the statement for the Londor or the Authority finds any attement contained in that Affident to be written. The Mortgager understands that the Affidents and attements of fact, contained in the Affidents of Buyer are necessary conditions for the area of the Loon.

3. The provisions of, this Rider shall apply and to offective only of such times as the Arthority is the holder of the Security instrument and the Note. If the Arthority does not purchase the Security Instrument and the Note, or if the Arthority sole or otherwise tradetes the Security instrument and the Note, or if the Arthority sole or otherwise tradetes the Security instrument and the Note, or if the Arthority sole or otherwise tradetes the Security instrument, and the Note to are starting instrument and the Rider and the Note of the Security instrument and the Note, or if the Arthority sole or otherwise tradetes the Security instrument, and the Note to are starting instrument, the Rider shall no longer apply or be effective, and this Rider shall be detected from the Security instrument.

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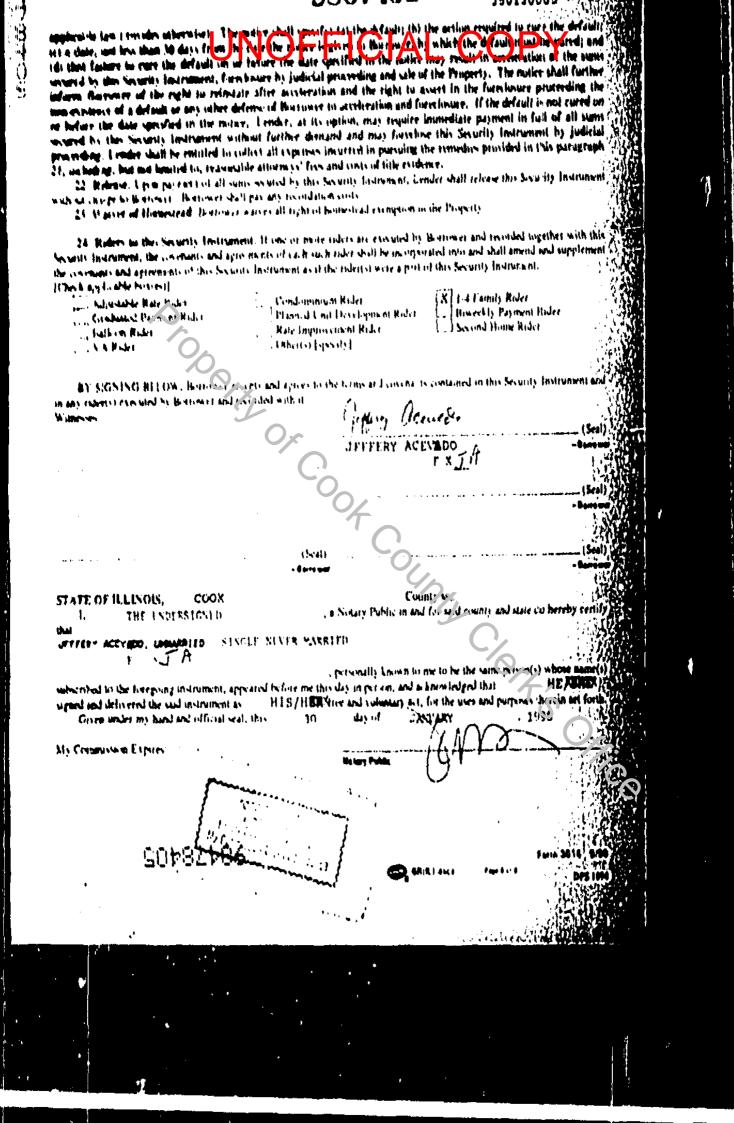
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