1163/0080 10 001 Page 1 of 7 1998-09-25 13:39:33 Cook County Recorder 33.00

BOX 370

11 n8x59 1/2	9
11 00001 11	[Space Above This Line For Recording Data]
LOAN NUMBER: 814925/	ORIGINAL
350120000	
2	MORTGAGE
WESTERBECK ("Borrower"). The organized and existing under the laws of JERSEY 08054 ("Lender"). Borrower over the HUNDRED EIGHT AND 87/100 Dollars this Security Instrument ("Note"), which is OCTOBER 01ST 2013. This Security In interest, and all renewals, extensions and the paragraph 7 to protect the security of this	instrument") is given on SEPTEMBER 04TH, 1998. The mortgagor is COLIN his Society Instrument is given to CENDANT MORTGAGE CORPORATION, which is of NEW IERSEY, and whose address is 6000 ATRIUM WAY MT. LAUREL NEW wes Lender the principal sum of ONE HUNDRED TWENTY NINE THOUSAND NINE (U.S. \$122,003.87). This debt is evidenced by Borrower's Note dated the same date as provides for monthly payments, with the full debt, if not paid earlier, due and payable on instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with modifications of the Note; (b) the payment of all other sums, with interest, advanced under a Security Instrument; and (c) the performance of Borrower's covenants and agreements one. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the OOK County, Illinois:
BEING MORE PARTICULARLY DESCRIBERETO AND MADE A PART HEREOR	RIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED
BEING COMMONLY KNOWN AS 956 N	NORTH HONORE, CHICAGO, IL 60622
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	CORDED IN THE COUNT! RECORDER'S AGE . THIS IS A FIRST AND PARAMCUNT MORTGAGE
PREPARED BY: John Hym	20- 30

which has the address of 956 NORTH HONORE, CHICAGO, Illinois 60622 ("Property Address");

ILLINOIS - Single Family - Famile Mae/Freddle Mac UNIFORM INSTRUMENT JOSS (S) 1/95 (DILO)

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ATGF, INC

form 3014 9190 Goods of Sphins

ower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments, serson owed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay thent on time directly to perty which may attain priority over this Security Instrument, and lessehold payments or ground rents, if any. Borrower shall Charges; Liens, Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the

tgraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note. agraphs I and 2 shall be applied; first, to any prepayment charges due under the Note; second, to amounts payable under Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under

operty, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sum secured by this old by Lender. If, under persgraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Upon payment in full of all aums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds

ender the amount necessary to make up the deficiency. Borrowet shall make up the deficiency in 20 more than twelve monthly tot sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, it such case Borrower shall pay to for the excess Funds in accordance with the requirements of applicable law. If the amount of the Frads beid by Lender at any time is If the Funds held by Lender exceed the amounts permitted to be held by applicable 13w, Lender shall account to Borrower

made. The Funds are pledged as additional security for all sums secured by this 5 county instrument. sumusi accounting of the Funds, showing credits and debits to the Funds and the Funds was Lender may agree in writing, however, that interest shall be paid on the Punce ander shall give to Borrower, without charge, an requires interest to be paid, Lender shall not be required to pay Borrower are interest or earnings on the Funds, Borrower and Lender in connection with this loan, unless applicable law provides cherwise. Unless an agreement is made or applicable law charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by verifying the Eacrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a Escrow items. Lender may not charge Borrower for heal no said applying the Funds, annually analyzing the escrow account, or (including Lender, if Lender is such an institution) or it any Federal Home Loss Bank, Lender shall apply the Funds to pay the The Funds shall be held in an inatitution whose deposits are insured by a federal agency, instrumentality, or entity

due on the besis of current data and reasonal. estimates of expenditures of future Escrow Items or otherwise in accordance with may, at any time, collect and hold Funds it amount not to exceed the leaser amount. Lender may estimate the amount of Funds time to time, 12 U.S.C. § 2601 et see ("PESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender applicable law. loan may require for Borrower's Acrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from may, at any time, collect and paid funds in an amount not to exceed the maximum amount a lender for a federally related mortgage provisions of paragraph 6, 19 lieu of the payment of morigage insurance premiums. These items are called "Escrow items," Lender any; (c) yearly moraging maurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the ground rems on the Property, if sny; (c) yearly hazard or property insurance premiums; (d) yearly flood meanance premiums, if assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and Funds for Taxes and Insurance, Subject to applicable law or to a written waiver by Lender, Borrower shall pay to

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note, Payment of Principal and interest; Prepayment and Late Charges. Borrower shall promptly pay when due the

UNIFORM COVENANTS, Borrower and Lender covenant and agree as follows: THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. grant and convey the Property and that the Property is unencumbered, except for encumbrances of record, Borrower Warrants and BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage,

fixtures now or heresiter 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." TOCETHER WITH all the improvements now or hereafter crected on the property, and all easements, and

ORIGINAL

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) 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 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.

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 paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender.

Lender may make proof colless if not made promptly by Borrower.

Unless Lender and for ower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not 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 degs a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless 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 change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to fae extent of the sums secured by this Security Instrument immediately

prior to the acquisition.

Occupancy, Preservation, Maintenance and Projection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property Po 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 Borrower's control. dor ower 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 Lender's good faith judgme it 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 forfeiture 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 de ault if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not similar to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is in 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 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 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 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.

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trestody for estady this proc many be principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Mots. decose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. When refunding will be treated as a naminal mensurment with the reducing the remainder as a naminal mensurment with making a direct payment to Borrower. If give medical mensure of the remainder as a name of the remainder of the re per unues muns, men, te, any such intege single seed by the ansumit necessary to remuse integer to integer to integer which exceeded permitted limits will be refunded to Borrower. Which exceeded permitted limits will be refunded to Borrower. permitted limits, then; (8) any such loan charge shall be reduced by the amount necessary to reduce the charge to the amount necessary to reduce the charge to the charge to the amount are some and the reduced by the amount necessary to reduce the charge to the We is finally interpreted so that the interest of other loan charges collected or to be collected in connection with the loan charges collected or to be collected in connection with the loan charges to the amount measurement to any early the loan charges to the amount measurement to reduce the absence to the charges to the connection with the loan charges.

to to the terms of this occurry meritiment of the Security instrument is subject to a law which sets maximum loss charges, if the loss secured by this Security instrument is subject to a law which sets maximum loss charges are instrument an intermed or the relianced or the commented in commented in commented in commented in commenter with the loss of the commenter of the commen uncer the terms of this Security marrament, (b) is not personally outgated to pay the security marrament or the properties of make any accommodations. tune me fronc. (8) as cu-signing time security instrument; (b) is not personally obligated to pay the sums secured by this Security in the sum secure of this Security in the sum secure of this Security in the sum secure of the secure of the sum secure of the sum secure of the security of the Find the Mole: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Bottower's interest in the summe of this Security Instrument. At is not research to new the sums accountly that in the Security Instrument Inst Other man of the state of the successors and acreers in Lemma and Doltower who co-signs this Security Instrument but does (y instrument shall bind and benefit the successors and assigns of Lender and Borrower, a covenants and account and assigns of Lender and Borrower, subject to the provisions of paragraph of the provision for the source of paragraph of the provision of the provision of paragraph of the provision of the provision of paragraph of the provision of paragraph of the provision of the provision

12. Secretors and hasigns Bound; Joint and Several Liability; Co-signers. The covenants and account and an intermediate of the surveys and assisted and another and Roman to the municipals of this. this secured by Lender in exercising any right or remedy shall not be a waiver of or preclude the preclude of any right or remedy shall not be a waiver of or preclude the preclude of any right or remedy shall not be a waiver of or preclude the preclude of the preclude o mind secured by this Security Institute to the Security Institution by reason of any definite to the secured by this Security Institution by reason of any definite by the other of the secure of the security of the mence proceedings against any successor in interest or retires to extend time for payment or chickles to require united to the continuous proceedings against any successor in interest or refuse to extend time for payment or chickly anothic material by making the man has and any that chains a make or in the chains and any that the chains are contained in the chains and any that the chains are contained in the chain of the chain and wate to release the liability of the original Bottower or Bottower's successors in interest or numerical processors in interest or number shall not be required to the original portrower or necessors in interest or refuse to extend time for navment or cit-aware months another of the required of the required or cit-aware months and the required of the required or cit-aware months and the required of the required or cit-aware months and the required of the required or cit-aware months and the required or cit-aware continued or citation or citation

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amborized to collect and apply the proceeds, at its option, either to cate within 30 mays aner me mane it given, Lancer is Security instrument, whether or not them due. authorized to collect and analy the proceeds, at its option, cither to remoration of the Property of the authorized to collect and analy the proceeds, at its option, either to remoration of the Property of the taums seamed by If the Property is abandoned by Bottower, or if, all et onlice by Lender to Borrower that the condemnor of field to meaning a chain for damages. Romanner fails to meaning to have after the date the damage formation is shown to make an increase to make it shows it

rispenty intirequents before the means and the annual or the annual or the sum of the su Property immediately before the taking is less and the smill of the smill of the smill mineral source and a source of the smill of the smill before the taking of the smill of the smill before the taking the smill of the smill Any belance shall be paid to Botrower. It the sering taking of the Property immediately netore the taking of the Property immediately netore the taking of the Property immediately netore the taking of the Property in which the fair market value of the property in which the fair market value of the bear the taking of the property in which the fair market value of the country in which the fair market value of the new tennes are the taking included the taking include sums secured introcinate by the taking of the processus minimplication by the fair market value of the property introduction in the taking in the property introduction in the property introduction in the laking. It is event at a narrial taking of the property introduction in the laking. this Security instrument whether or not the sums are then due Security instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the sums secure on writing, the sums secure of the proceeds multiplied by the following fraction: (a) the total amount of the proceeds multiplied by the following fraction: (b) the total amount of the proceeds multiplied by the following fraction: (a) the sound of the secure of the proceeds multiplied by the following fraction: (b) the sound of the secure of the proceeds multiplied by the following fraction: (b) the secure of the proceeds multiplied by the folial amount of the proceeds multiplied by the Instrument introductly before the taking, unless Borrower and Lender otherwise agree in writing, the sums accurate by this accurate the remains the sums secured by this described by this accurate the sums secured by this latest the remains the sums secured by this latest the transmitted by this latest the remains the sums secured by this latest the latest and latest the latest late whether of the Property introduction to bottower, in the betting is equal to or greater than the amount of the auths accurate the rather interesting in equal to or greater than the amount of the auths accurate by this Security in which in a secure of the auths accurate the interesting of the auths accurate the interesting the interesting of the authority in which is secured by this Security.

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condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any assistance or any new convention of the proceeds of the process of the proceeds of the proceeds of the proceeds of the process of the proceeds of the process Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give to an interaction and inspections of the Property. Lender shall give Borrower hotice at the time of or prior to an inspection specifying reasonable cause for the inspection.

An Anadom matter The remnands of entry current or claim for demands disease at any entry and any any or contents.

montgage insurance in effect, or to provide a logs reserve, until the requirement for mortgage insurance ends in secondance with any with any assessment hencem Romower and 1 ander or annitrable is w insurer approved by Lender again becomes available and is obtained. Bottower shall pay the premium requires province oy as insurance in affect or in movines a loss reserve muit the remirement for movines in arrested to maintain the remirement for movines and a new reserve muit the remirement for movines and a new remirement of maintain the movines in accordance with any wan succept, use sum retain usese payments as a 1033 reserve in sieu or morrgage insurance coverage (in the amount and for the period that Lender requires) provided by a manner anamount and har Lender requires anain becomes available and is obtained. Borrower shall nev the membrane available of the membrane analysis of the period that Lender requires) provided by a summer anamount and is obtained. written agreement between Borrower and Lender or applicable law. Yoshly mongage insurance premium being pain by notiower when me maintaine coverage inpured of notional as a loss reserve in lieu of mongage insurance that several in the insurance coverage insurance. Loss reserve payments may no longer by the notional several insurance coverage insurance for the netter payment that several insurance coverage insurance for the netter payment that is not the point of the payment is not the point of the payment insurance coverage. Squivalent mongage insurance premium being paid by Bortower small pay to Lenner cash mounts a sum equal to One-twento of insurance premium being paid by Bortower small pay to Lenner cash mounts a sum to One-twento of Sand Co be in effect. Lends and radain these naturance as a loss reserve in lien of montease insurance. I ass reserve means mounted to longer being the condition of monte pays in the condition of t southwes of the mortgage insurance previously in circus, from an attentiane mortgage insurance previously in circus, from an attentiane mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-fweigh of the arterior mortanes insurance members and have proviously in the insurance coverage insurance on the interior of Bostower of the morreage insurance previously in effect, from an alternate morreage insurance previously in effect, from an alternate morreage insurance converses is not available. If substantial may in a some month a sum amonth a sum and to one-to-side of the contract in the sum and to one-to-side of the contract in Obtain coverage substantially equivalent to the mortgage insurance or ceases to be in errext, norrower annu pay one premiums require perviously in effect, at a cost substantially equivalent to the mortanes manimistry in effect, at a cost substantially equivalent to the cost and a remain in effect from an alternate mortanes memorally in effect. If substantially in effect, at a substantial pay one premiums required in effect. The mortanes amounts and a substantial substantial pay one premiums required in effect.

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- 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 the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
 - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without 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 remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Kalastate. If Borrower meets certain 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 expenser 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 of the attorneys are 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 rigot to reinstate shall 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 Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.
- 20. Hazardous Substances. Borrower shall not cause or permit the 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 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 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.

3055B (S) 1/95 ILLNOIS Form 3014 9/90 (page 5 of 6 pages)

(Seal) **COLLOS** (les2) **HOLLOWAL** (isod) HOLLOME COPIN_MESLEPRECK (Ja98) Witnesses: any rider(s) executed by Borrower and recorded with it, BY SIGNING BELOW, Borrower accepts and Africa to the terms and covenants contained in this Security Instrument and in [Vilosqs] (s) abcoify] Second Home Rider Rate Impresement Rider Balloon Rider Biweekly Payment Rider Planned Unit Development Rider Li Graduated Paymen. Rider 14 Family Rider L.J Condominium Rider Tobis and State Rider DOX(cs) covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable Security Instrumentable coverants and agreements of each such rider shall be incorporated into and shall amend and supplement the Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Walvers of Homestead. Borrower waives all rights of homestead exemption in the Property. Instrument without charge to Borrower. Borrower shall pay any recordation costs. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security attorneys' fees and costs of title evidence. 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 notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without any other defense of Borrower to acceleration and sale. If the default is not cared on or before the date specified in the the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a dalant of Security Instrument, foreclosure by judicial proceedding and sale of the Property. The notice shall further inform Borrower of failure to cure the default on or before the date specified in the notice may result in acceleration of the sums sequred by this 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 applicable law provides otherwise). The notice shall specify: (a) the defauit; (b) the action required to cure the defauit; (c) a breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 united 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows: \$8829742 p.g.

IN WITNESS WHEREOF, I bereunto set my hand and official seal. within instrument and acknowledged that HE executed the same for the purposes herein contained. known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the COTIN MESLEBBECK On this, the O4TH day of SEPTEMBER, 1998, before me, the subscriber, the undersigned officer, personally appeared STATE OF ILLINOIS, COOK COURTY SE: Sect Relow This Like For Acknowledgement)

A M. REION EXT. WER, 19, 2000) MOTARY PUBLIC STATE OF ILLINOIS YEEK W WOLF My Commission expires:

OFFICIAL SEAL

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(DITO)

UNOFFICIAL COPY

Lot 53 in the resubdivision by Robert Boake of Block 5 in Subdivision by Sinclair Toucey and other of the West 1/2 of the Southeast 1/4 of Section 6, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

Commonly known as: 956 N. Honore, Chicago, IL 60622.

Or Cook County Clerk's Office PERMANERY INDEX NUMBER: 17-06-423-020

ISSUED BY:

Property of Cook County Clerk's Office