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[Space Abo	ve This Line For Recordin MORTGAGE	Data] LOAN #01-20020631
THIS MORTGAGE ("Security Instrument") is gi	his Security Instrument is give	n to ETREE SAVINGS BANK OF DEFINATOR
which is organized and existing under the laws of 13220 BALTIMORE AVENUE, CHICAGO, IL ("Lender"). Borrower owes Lender the principal sum	60633 C ONE HUNDRED THOUSA	ND AND 00/100
dated the same date as this Security Instrument ("N earlier, due and payable on MARCH 4. Instrument secures to Lender: (a) the repayment of the modifications of the Note; (b) the payment of all oth this Security Instrument; and (c) the performance of Note. For this purpose, Borrower does hereby mortge	lote ", which provides for mo 1998. c debt evidenced by the Plote, or sums, with therest, advance Borrower's covenants and agreage, grant and convents Lend	nthly payments, with the full debt, if not paid
LOT 12 in BLOCK B IN N AND M RESUBDIV LOT 1 THRU 24, BOTH INCLUSIVE, IN BLO INCLUSIVE, IN BLOCK 52, AND ALSO LOTS BLOCK 53, IN WHITFORD'S SOUTH CHICAGO THE NORTHWEST QUARTER OF SECTION 20, OF THE THIRD PRINCIPAL MERIDIAN, RECO NO. 5832, IN SAID N AND M RESUBDIVIST DOCUMENT NUMBER 93397657, ALL IN COOK	VISION, BEING A RESUB OCK 51, ALSO LOTE 1 T 5 25 THRU 48, BOTH IN C SUBDIVISION OF THE TOWNSHIP 37 NORTH, R ORDED AFRIL 3, 1369, ION RECORDED MAY 26,	DIVISION OF HID AS BOTH CLUSIVE, IN WEST HALF OF ANGE 15, EAST AS DOCUMENT
PIN # 26-20-112-013		
which has the address of11644_SOUTH_AVE		CHICAGO ¡Ciyj
ILLINOIS—Single Family—Fannie Mae/Freddie Mac UNIFO	DRM INSTRUMENT	Initials UV. CBC. FORM 3014 9/90 (page 1 of 6 pages)

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Togerney Wirn all me ingrovements now or hereafte ercelled on the property, and all easienjents, appuritingness, and fixtures age or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the

logegoing is referred to in this Security Improment as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed find has the right to mortgage, grant and convey the Property and that the Property is unencumbered except for encumbrances of record. Borrower warrants and will defend her enally the title to the Property against all claims and demands, subject to any encumbratices of record.

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

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

Payment of Principal and Interest; Prepayment and Late Charges, Borrower shall promptly pay whim due the principal

of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

Funds for Taxes and Insurance, Subject to applicable law or to a written waiver by Lender. Borrower shall pay to Lender on the day menthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assensments which may attain priority over this Security Instrument as a lien on the Property: (b) yearly leasthold payments or ground rents or the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly morniage insurance premiums, if any; and (f) any sums payable by Borrower to Leider, in accordance with the provisions of paragraph 8, in tich of the payment of mortgage insurance premiums. These items are called "Escriw hems." Lender may, at any time, collect and floid Funds in an amount not to exceed the maximum amount a lender for it federally related mortgage loan may require for Borrower's ecerow account under the federal Real Estate Settlement Procedures Act of 1974 is amended from time to time, 12 U.S.C. § 2601 ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold thods in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the bisis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable lau.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) of a pay Federal Honic Loan Bank. Lender shall apply the Funds to pay the Escrow homs. Leriler may not charge Borrower for holding and applying the Funds, annually analyzing the escrew account, or verifying the Escrow Hems, unless Lender pays Borrower later at on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a constime charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Le rower any interest or earnings on the Funcs. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrowe, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

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

payments, at Lender's sole discretion.

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

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs? and 2 shill be applied: first, to any prepayment charges due under the Note; second, to amounts pe, abit under paragraph 2; third.

to interest due; fourth, to principal due; and last, to any late charges due under the Note.

Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and imposition attribution to the Froperty which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrover shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall pay them or time directly to the person ovied payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes those payments directly. Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has prior ty 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) contest- 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) sectures 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 ittain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien is take one or more of the actions set forth above withir! It days of the giving of notice.

Hazard or Property Insurance. Borrower shall keep the improvements now existing or tereafte terected 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 Linder 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 by

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ILLINOIS-Single Family-Fannie Mae/Freddle Mac UNIFORM INSTRUMENT

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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 of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not reconomically feasible or Lender's security would be lessened, it is insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess poid 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 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 charge the amount of the payments. If under paragraph 24 the Property is acquired by Lender. Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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 Instrumer 1 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. 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 Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument of 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 dism ssed 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. Borrow r 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 leasefuld, 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 tails 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 lows 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, apposing 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 a Iditional det to 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 Borrow en equesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the logal occurred 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 foot to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance by Lender. If substantially equivalent mortgage insurance coverage 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 nortgage 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. Bor ower 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.

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ILLINOIS—Single Family—Fannie Mae/Freddle Mac UNIFORM INSTRUMENT

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altor ization of the July Secured by this Security instrument granted by Lender to any successor in interest of Borrow or Ramower's encourse in interest of Borrow on the limitation of the original Remover or Ramower's encourse in interest of Borrow on the limitation of the original Remover of Ramower's encourse in interest of Borrow on the limitation of the original Remover of Ramower's encourse in interest of Borrow on the limitation of th The Capital Interest of Roman and the Lander of Roman and Maries and Aller of the time of the payments of Roman and the Lander of Roman and the Lander of Roman and the Lander of Roman and the Capital And the Capital And the Capital And Andrews of Roman and Capital Andrews of R operate to release the liability of the original Berrower or Borrower's successors in interest of Borrower's successors in interest of Borrower and time for natural and not be a madify and the successors in interest of Borrower and Bor Operate to release the liability of the original Benower or Borrower's successors in interest Leaver shall not be some society for interest or refuse to extend time for phymen or oth twise modify and made by the caroinal thermore modify and the sims secured by this Security Instrument by reason of any demand made by the original Homore modify and in a remark chall not be a white or Borrower's successful to the simple processor of the simple modify and the arrest of the original solutions interest. Any for bearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of

The Successor's and Assigns Bound; Joint and Several Liability; Co-signers. The covenance of a agreements of this covenance and accions of a noder and Research of the convenience of reasons. Instrument shall bind and benefit the successors and assigns of Lender and Borrower. The covenance and agreements of this coverance shall be inint and several. Any Rorower who co-cione this Coverance Instrument band Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph of the Mote to its co-stanting this Security Instrument only to mortgage, grant and convey that Borrower's interest but designs to the provision of the pr Borrower's Coverhants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument enly to mortgage, grant and convey that Borrower's interest to now the same secured by this Security Instrument. Property under the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest and led agrees that Lender and any other Borrower may asree to extend, modify, ordear or make any accommodity.

Property under the terms of this Security Instrument; (b) is not personally obligated to pay the same secured by this Security Instrument or the Note without that Borrower's constant. with egard to the terms of this Security Instrument or the Note without that Borrower's constant or the Note without that Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the Borrower's constant the state of the Note without the state of the Note with the state of the Note with the state of the Note with the state of the In the second of the terms of this Security Instrument or the Note without that Borrower's constant intermed on the interest or other loan charges collected or to be collected in a second of the interest or other loan charges collected or to be collected in a surface of the second that lies is finally interpreted so that the interest or other loan charges collected or to be collected in colling and charges. If the loan secured by this Security Instrument is subject to a law which seed maximum to an charge shall be reduced by the amount necessary to reduce the charge to the nerminal counterpreted on the permit the permitted limits, then, when the interest or other loan charges collected or to be collected in connection with the loan exceeded permitted limits will be refunded in Romower to the permitted limits will be refunded in Romower to the permitted limits will be refunded in Romower to senter meaning the senter meani

the primitive limits, then; (i) my such loan charge shall be reduced by the amount necessary to reduce the charge to the charge in the primitive limits will be refunded to Borrower to making a discensive of the permitive limits will be refunded to Borrower. Lender making a discensive ment to Rorrower. If a refur inmit and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender middless principal, the reduction will be treated as a partial prepayment without any prepayment to Borrower. Lender middless principal to Borrower. If a refundation with the Note. reduces principal, the reduction will be treated as a partial prepayment without any prepayment chall be or an another the Note.

And making a diver payment to Borrower.

The process of the reduction will be treated as a partial prepayment without any prepayment chall be oriven by delivering it or hum. Jures principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

I.d., Notices Any notice to Borrower provided is in this Security Instrument chall be given by delivering it or hy mailing it by a delivering it or hy mailing it by the pronent Address or any first class mail timess applicable law requires use of another method. The notice shall be given by delivering if or by mailing it by notice to Lender shall be miven to the property Address or any another index or any another index or any another index or any another and another and another and another index or any another and another a other indices applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Lender designates by notice to Lender, Any notice to Lender shall be given by first class mail to Lender's address or any notice provided for it this species of lender's address or any notice provided for it this species of lender's address address or any notice provided for its this species of lender's address or any notice provided for its this species of lender's address address address address or any notice provided for its this species of lender's address address address address or any notice provided for its this species of lender's address addres

stated herein or any other address Lender designates by notice to Lender shall be given by first class mail to Lender's address here are notice to Borower Any notice provided for it this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

This Constraint Instrument whall has answering for the deemed in this paragraph. 15. Governing Law; Silverability. This Security Instrument shall be governed by federa have and the law of the jurisdiction in the event that any provision or clause of this security I is many or the Noise conflicts with which the Property is located, in the event that any provision of clause of this Security Instrument of the jurisdiction in affect other provisions of this Security Instrument of the Note conflicts with can be given effect. which the Property is located, in the event that any provision or clause of this Security Listenment or the Note conflicts with without the conflicting provision. To this end the provisions of this Security Instrument and the Note which can be given effect to be severable.

applicable law, such conflict shall not affect other provisions of this Security Instrument of the Note which can be given effect.

16. Horrower shall be given one conformed conv of the Note and of this Security Instrument and the office of the severable. 16. Borrower's Copy, Borrower shall be give tone conformed copy of the Note and of this Security Instrument and the Property or a Reneficial Interest in Rarrower. If all or any our of the Property instrument. 15. Borrowler's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

It is a beneficial interest in Borrower. If all or any part of the Property of any interest in it is not a natural person) without soid or transferred (or if a beneficial interest in Borrower, If all or any part of the Property of any interest in it is online, require immediate payment in ful of all same secured by this Security Lender's prior viritten consent; Lender may, at its option, require immediate payment in ful of all sums secured by the exercise is prohibited by feel and law no of the date of this. Lender's prior viritien consent, Lender may, at its option, require immediate payment in ful of all sums secured by this Security Instrument.

Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by feel and law as of the date of this.

Extender expresses this option, Lender shall give Borrower notice of acceleration. The notice's shall provide a period of not less and all sums secured by this Security. in 30 days from the date the police is delivered or mailed within which nonower must fay all provide a period of new less control to control to the expiration of this poricy! Lender risk in the security of the expiration of this poricy! Lender risk in take any remedies permitted by

sinunent.-If Borrower fails to pay these sums prior to the expiration of this period, Lender ria) specifically this Security in the security in the security of the expiration of this period, Lender ria) specifically secured by this Security in the security in the security is secured by the security in the security in the security is secured by the security in the security in the security in the security is secured by the security in the security is security in the security Siccority Instrument without further notice or ciemand on Porrower.

R. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shell have the right to have enforcement discontinued at any time prior to the earlier of: (a) 5 days cor such other period as annihigable tax; may If Borrower's Right to Reinstate, if Borrower meets certain conditions, Borrower shell have the right to have enforcement for mins alement) before sale of the Pronent nursuant to any nonzer of sale contained in this Society Instrument, or the entry If some instrument discontinued at any time prior to the earlier of: (a) 5 days for such other period as applicable law may a supplied to the safe of the property pursuant to any power of safe continued it this security Instrument. Those conditions are that from our fair all sums which then would be seen to the safe and the same which then would be seen to the safe and sums which then would be safe and sa udgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pags Lender all sums which then would

under this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would not be including including this Security Instrument including the Security Instrument including and other covenance. coments; [c] pays all expenses incurred in enforcing this Security Instrument, including, but not limited to personable

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By Signing Below, Borrower accepts and agrees to rider(s) executed by Borrower and recorded with it. Witness: UBALDO VAZQUEZ, HUSBAND	the terms and coven ints contained in this Security Instrument and in any CARMEN BEATRIZ VAZQUEZ, WIFF BEATRIZ PAROUEZ, Borrower
	-Bonower
[Space Below Thi	is- Line For Acknowledgement]————————————————————————————————————
STATE OF ILLINOIS	
COUNTY OF COUNTY OF	S:
, THE UNDERSIGNED UBALDO VAZQUEZ AND CALVEY PLAIRIZ VAZQUEZ, HUSBAN	, a Notary Public in and for said county and state, do hereby certify that DAND WIFE, personally appeared
	person(s) who, being informed of the contents of the foregoing instrument,
	his, her, their) executed said instrument for the purposes and uses therein set forth.
(he, she, they)	
Witness my hand and official seal this	day of MARCH 98
My Commission/Bapiness/ Mital Audicusus, 3 "OFFICIAL SEAL" >>	
Sandra K. Falcone S Notary Public, State of Illinois S My Commission Expires 09/07/59	Jest Seal (SEAL)
This instrument was prepared by FIRST SAVINGS B 44771 AND MAIL TO: ILLINOIS, 60633	ANK OF HEGENICH, 13220 BALTIMORE AVENUE, CHICAGO,
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THE STATE OF THE S	TTORNEY'S NATIONAL
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internets' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue incharged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Services. The Note or a partial interest in the Note (tog ether 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 Services") that collects monthly payments due under the Note and this Security Instrument. The entits may be one or more changes of the Loan Services unrelated to a sale of the Note. If there is a change of the Loan Services, B proposes 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 Services and the address to which payments should be made. The notice will also contain any other information required by applict ble law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, dispusal, 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 he Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, law suit or other action by any governmental or negulatory agency or private party involving the Property and any Hazardous substance or Environmental Law of which Borrower has actual inowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other nemediation of any Hazardous Substance affecting the Property is necessary, Horrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in the paragraph 20, "Hazardous Substances" are those substances defined as to ic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petrole in products, toxic pesticities and her bicides, volatile solvents, materials of maining 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 ibliching Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under pars graph 17 anisss 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 coved; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the reporty. 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 cams 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 attornoys' foes and costs of title evidence.
- 22. Release. Upon payment 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. Waiver 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 art in corded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

IJ	Adjustable Rate Rider	Condominium Rider	[]	1-4 Family Rider
	Graduated Payment Rider	Planned Unit Development Rider	[]	Biweekly Payment Rider
Ü	Balloon Rider	Rate Improvement Rider	ĘĴ	Second Home Rider
Ü	Other(s) [specify]		:	

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1-4 FAMILY RIDER Assignment of Rents

LOAN #01-20020631

THIS 1-4 FAMILY RIDER is made this ATH, day of MARCH				
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust of	r Security Deed			
(the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower (the "Borrower") to secure Borro	rrower's Note to (the "Lender")			
of the same date and covering the Property described in the Security Instrument and located at:				
11644 SOUTH AVENUE M, CHICAGO, IL 60633	.,411,411,114,44,44			
[Property Address]				

1-4 FAMILY COVENANTS. In addition to the covenants and agreement; made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. ADDITIONAL POPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of opplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerator, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mi-rors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."
- B. USE OF PROPERTY; COMPLIANCE WITH LAV/. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lander has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- C. SUBORDINATE LIENS. Except as permitted by federal law, Fortower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Leveler's prior written permission.
- D. RENT LOSS INSURANCE. Berrower shall maintain insurance against real less in addition to the other hazards for which insurance is required by Uniform Covenant 5.
 - E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uni orm Covenan. 18 is deleted.
- F. BORROWER'S OCCUPANCY. Unless Lender and Florrower o'herwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.
- G. ASSIGNMENT OF LEASES. Upon Lender's request, Berrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
- H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

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of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security. Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the agents or any judicially appois ted receiver shall be liable to account for only those Rents actually received; and (vi) and other charges on the Progerty, and then to the sums secured by the Security Instrument; (v) Lender's receiver's fees, premiums on acceiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments of taking control of and managing the Property and collecting the Rents, including, but not limited to, attoiney's fees, plicable law provides otherwite, all Rents collected by Lender or Lender's agents shall be applied first to the costs all Aunts due and unpaid to Lender's agents upon Lender's written demand to the tenant; (iv) unless apto collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay for the benefit of Lender only, so be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled If Lenkler gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee

Botrower represents and warrants that Botrower has not executed any prior assignment of the Rents and has not Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

or maintain the Property before or after giving notice of default to Borrewer. However, Lender, or Lender's agents Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control or and will not perform any act that would prevent Lender from exercising its rights under this paragraph,

shall terminate when all the arms secured by the Security Instrument are paid in full. cure or waive any Letank or invalidate any other right or remedy of Lender. This assignment of Rents of the Property or a judicially age sirted receiver, may do so at any time when a default occurs. Any application of Rents shall not

has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedica permitted I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender

by the Security Instrument.

BY SIGNING BELOW, Borrower accep a and agrees to the terms and provisions contained in this 1-4 Partilly Rider.

Borrower (Seal)

(Scal)...

John Or Co