First Illinois Bank of Evension, N 3

800 Davis Street
Evanston, Illinois 60204

[Space Above This Line For Recording Date]

## MORTGAGE

THIS MORTGAGE ("Security Instruments 19 86. The mortgagor is ARNOW REEN AND L	nt") is given on AUSUST DE
PROF ILLE AS HINK OF BANETON, N.A. ("	Borrower"). This Security Instrument is given to
under the laws of	and whose address is 800. DAVIS. STEET ("Lender").
Borrower owes Lender or principal sum of	("Lender").  (U.S. \$
dated the same date as this security Instrument ("I paid earlier, due and payable or	Note"), which provides for monthly payments, with the full debt, if not MRRR_01ST_2001This Security Instrument
modifications: (b) the payment of All other sums, w	evidenced by the Note, with interest, and all renewals, extensions and tith interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Bothe Note. For this purpose, Borrower do a lareby in	prower's covenants and agreements under this Security Instrument and mortgage, grant and convey to Lender the following described property County, Illinois:
Incered in	Cunty Annon:

LOT 12 IN BLOCK 3 IN DAVID F. CURTIN'S !RCOMD ADDITION TO LINCOLNWOOD, BEING A SUBDIVISION OF THE NORTH 2/3 OF THE SOUTH 10 /CRES OF THE WEST 20 ACRES OF THE SOUTHEAST 1/4 OF SECTION 11, TOWNSHIP 41 NOSTY, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ALSO THE NORTH 2/3 OF THE BAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SAID SECTION 11, IN COOK COUNTY, ILLINOI3.

PIG 10-11-888-001

which has the address of SO42 NORMANDY PLACE (Street) (City)

Illinois ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and 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 generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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.

ILLINOIS-Single Family-FRIMA/FHLMC UNIFORM INSTRUMENT

LOAN NUMBER: RUBIN

ender further covenant and agree as follows: NON-UNIFORM COVENANTS BOTTON 19. 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 paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the default; (e) 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 failure to cure the default on or before the date specified in the notice may result in acceleration of the sums a becared by this Security Instrument, foreclasure 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 ascert in the foreclosure preceding the nonexistence of a default or any other defence of Borrower to acceleration and forecineure. If the default in not cared 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 incurved in pursuing the remedies provided in this puragraph 49, included to responsible attorneys' fees and costs of title evidence. 20. Lender in Presention. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the sents of the Property including those past due. Any rants collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and sollection of rents, including, but not limited to, receiver's fees, premiume on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. 2). 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 records tion costs. 22. Waiv A of Homestead. Borrower waives all right of homestead exemption in the Property. 23. 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 coverestions and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check apriler 34 box(es)] 2-4 Family Rider Adjustable Rate Rider Condominium Rider Oraducted Payment Rider Planned Unit Development Rider Other(s) [specify] BY SIGNING BELOW, Porrower accents and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by B arro ver and recorded with it. 1.72 (1.00) LINDA RUBIN April Strategic all - it was a first of of the towns of the to areas, carrier of facility throad artificial graph was an order throad are three in the peak in the end of the endings of Some was before the enough the work of The second of the form the second of the second the region of the contraction and is the housestropic to be come of the contraction of The Large arms with the warm and a section of the s do hereby certify that भारत ए है। एक उत्पादकार अंग्रह करा एक है। who have the transportation where the same personally known to me to be the same person(s) whose name(s). Come and the companion scribed to the foregoing instrument, appeared before me this day in person, and scknowledged that t. . hey. TO STORE OF HE THEY IN YOUR ON → 26 % 66 18 19 1 signed and delivered the said instrument as . . . . . chade. . . . free and voluntary act, for the uses and purposes therein set forth, each and an expensive the second 86. ATH OF AUGUST Given under my hand and official seal, this . . . . . . . ., 119 . My Commission expires: C an 32 AH '86 Cate <del>d</del>ep Maria Borra Ð certif.t REGISTRAR W OF TITLES

Borrower and Lenner covenant and agree as forow UNIFORM COVENANTS

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

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the

basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the excrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, 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 pletiged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items, when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Panc's held by Lender is not sufficient to pay the escrow items when due. Borrower shall pay to Lender any

amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funda held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funda held by Lender at the time of application as a credit apaids the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the

Notes third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Burrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priorit; over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in 'ne manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any lies, which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation served 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 forfeiture of any part of the Property; 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 aptisfy the lien printe one or more of the actions set forth above within 10 days

of the giving of notice.

5. Flazard Insurance. Borrower shall keep the improver terits now existing or hereafter exected on the Property insured against loss by fire, hazards included within the term "extender" coverage" and any other hazards 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.

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 should be 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 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 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 atherwise agree in writing, any application of proceeds to principal will 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 19 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.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and

fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. 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 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 Dender to Borrower

requesting payment.

Borrower, this Security Instrument and the obligations secured hereby shall centein ully securion to a secure of second money and the centein ully second inc acceleration had second for 13. obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by shall continue unchanged. Upon reinstatement by shall entered hereby shall remain full according in according to the security instrument and the obligations accurred hereby shall remain full according in a acceleration had occurrent to) cures any census or any orner covernants or agreements; to) pays an expenses meurred in enforcing ting frequere to assure that the lien of this Security Instrument, Lender's rights in the Property and Botrower's obstinging to pay the atms and continue unchanged. Unon reinstatement by Security Instrument, including, but not limited to, reasonable attorneys, feet; and (d) takes such action as I ander may (a) pays Lender \$18 sums which then would be due under this Security Instruments (b) cures and the Mole had no seceleration accurated (b) cures and default of any other coverants or agreements (c) may all expenses incurred in an other any other security. security finattument; or the superior of the superior of the security finattument; or (b) entry of a judgment enforcing this Security finattument; or (b) entry of a judgment enforcing this Security finattument. Those conditions are that Sortower:

(a) never Lander all sums which then would be due under this Security Instrument and the Moint and an acceleration on her and the Moint and the security finattument. sapilosole lew may specify for reinstatement and the Property pure and the property property of the definition of the statement of the property principle of the property principle in the figure of the property principle of the property principle of the property fraction as boined teleformation when the contraction where the second of the second discontinuous solutions are second as the second of the second of

remedies permitted by this Security Instrument without further notice or demand on northwestern without further notice or demand on Borrower shall have the right to Relatates. If Borrower meets certain conditions, Borrower shall have the right to have anformment of this Security Instrument discontinued at any time prior to the earlier of (a); days for such other bening as borrower than the period as this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any semanties neuminted by this Security Instrument without further notice or demand on Borrower. of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by It Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period as the notice of acceleration of leave from the date the notice is delivered or mailed within which Borrower must stan sat most even of the vertices of the new resources.

secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by factories of the date of this Security Instrument. person) without Lander's prior stritten consent, Lender may, at its option, require immediate payment in full of all sums assumed he this factorist instrument. However, this omtion as assertised by Lender it executes in prohibited by Lender it executes is prohibited by Transfer of the Property or a Beachetal Interest to Borrower is able to any part of the Property or any interest in Borrower. If all or any part of the Property or and interest in its sold or transferred and for it a perfect in the property or a perfect in the property or a perfect in the property or and a perfect in the property or and perfect in the property or and perfect in the property or and perfect in the perfect in 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Presents or a Beauficial Interest is Borrower. If all or any part of the Property or any

Note conflicts with applicable law, such conflict that not affect other provisions of this Security Instrument or the Note with applicable law, such conflicting provision. To this end the provisions of this Security Instrument or the Note Note are declared to be severable. is, Coverning Law; Severability. This Security Instrument shall be soverned by federal Liw 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 Place conflicts with applicable law; such conflict shall not affect other provisions of this Security Instrument or the Note

behivorg as maying and the Security Snatten and Snat believed as the Lender's address are the demand available and the second of the last are the solution to have been as the second as making the demand of have been as the second of the second as making the second of the second Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by facilities mail to Lender's address stated herein or any other Lender at a content of the content missing it by first class and unless applicable law requires use of another method. The notice shall be directed to the analysis and the adverse or any other address of another and the class of another and the state of another and the state of another and the state of any other address of a state Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by first class mail unless applicable law requires use of another method. The notice shall be directed to the

remaining any provision of any require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19, if Lender exercises this option, Lender shall take the specified in the second paragraph of the second paragraph of uncer the reduction by making a cirect payment to neutrawer. The Moter of the partial prepayment without any prepayment charge under the Moter.

13. Legislation Affacting Lender's Rights.

14. If ensument of expirement of the Mote or this Security Instrument unenforcestin according to its terms. Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any temediate.

permitted timits with our retuitided to gottower, Lettour man critistic title Note of by making a direct payment to Borrower, it's felt no reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note. recessary to reduce the charge to the permitted limit; and (5) 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. It at fellind reduces principal, the reducing will be treated as a in consorrior on its mercentary and the parties of 13. Loss Charges. If the losn secured so that 'security instrument is subject to a law which sets maximum losn charges, and that law is finally interpreted so that 'se interest or other losn charges collected or to be collected in connection with the loan exceed the netmitted limits. A such losn charge shall be reduced by the amount

the sums secured by this Security Insm time strong with regard to the terms of this Security Instrument or the Note without that Borrower's consent. 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 in search of the Security Instrument in security Instrument Instrume Instrument but does not execute the Mats (a) is co-signing this Security Instrument only to mortgage, grant and convey share Borrower's interest in the Percent Indianast the serms of this Security Instrument: (b) is not narrower to be seen to be seen in the Percent Indianast the serms of this Security Instrument: (b) is not narrower to pay of paragraph 17. Borrower's cov., no sile and agreements shall be joint and several. Any Borrower who co-signs this Security finitement but dome not execute the Ni state in a constant interest in the security in the security is a constant of the security in the security in the security in the security is a constant of the security in the security in the security is a constant of the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security is security in the security in the security in the security in the security is security in the this Security instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of parameters in a fortower's environment and security in Borrower who constends this Security. shall not be a waiver of or proclude the exercise of any right or temedy.

Is successors and assigns Bound; Joint and Several Liability; Co-signers. The coverants and agreements this Security Instrument shall bind and benefit the successors and assigns of temedy.

by the original Sorrover of Borrower's successors in inferest. Any forbestance by Lender in exercising any right or remedy hands in exercise of an inferest or remedy. payment are not not be to the formal of the sums against any successor in mention of any definition of the formal of other states of the sums secured by this Security Institution of the sums and the sums of the sum of the sum of the sums of the sums of the sum of the Lender shall not by required to commence procredings against any successor in interest or refuse to extend time for navarant or other life amortization of the sums security list Security Instrument by reason of any demand made interest of Botrower's shall not operate to release the liability of the original Borrower's successors in interest.

I ander shall not be required to commence proceedings against any successor in interest or refuse to extend time for modification of the sums secured by this Security Instrument granted by Lender to any successor in instrument of Borrower's successor in instrument of Borrower's successor in instrument of Borrower's successor in instance. postpone the due date of the monthly payments reletred to in paragraphs I and 2 or change the anount of such payments reletred to in paragraphs I and 2 or change the anount of such payments modification of the time for payment or modification of the time secured by this Security Instrument granted by Lender to any successor in Uniess Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or me the monthly payments relatived to in paragraphs I and 3 or change the amount of such payments.

given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Propenty or to the aums accurred by this Security Instrument, whether or not then due. 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 processed is authorized to collect and apply the processes at its ration, either to vestion or sensit of the Bronnet of the processes. If the Property is abandoned by Borrower, or if, after notice by Lander to Borrower that the sensition of tere to make the formation of the property is abandoned by Borrower fails to respond to Lander within 30 days after the date the notice is

time amount or trice processes mustiplied by the fair market value of the Property immediately before the taking. Any belone an encount or true market value of the Property immediately before the taking. Any belance shall be a fair market value of the Property immediately before the taking. Any belance shall be the amount of the proceeds multiplied by the following fraction: (a) the total emount of the sums secured immediately hadrone she relieve the fall of unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the Security Instrument shall be reduced by the sums amount of the sums amount of the sums amount in the sums amount of the sum of the instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless many carees in writing, the sums secured by this Security Instrument shall be reduced by In the event of a total taking of the Property, the proceeds shall be applied to the sums accuracing this Security intent. Whether or not then due, with any excess naid to florrower. In the event of a carried taking of the Property.

So Condemnation. The proceeds of any name of the process of any named or claim for damages, direct to condemnation, and condemnation or other taking of any part of the Property, or for conveyance in itea of condemnation, are hereby assigned and shall be oaid to Lender.

shall give Borrower notice at the time of or prior to an inspection apositying reasonable cause for the inspection.

An Araban matter of any navant or claim for damages, direct or consequently in conn. 8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender inspection and inspection of the Property. Lender inspection and inspection and inspection. insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrows tarminates in accordance to maintain the articles and income an accordance in estamination of the president of the solutions of the so If Lender required morigage insurance as a condition of making the loss secures ship Security Instruments and van Hada we sell to the insurance of the four interest of the security of the se At the state of th