

UNOFFICIAL COPY

8 3 5 3 8 2 9 7

FEDERAL TAX LIEN AFFIDAVIT

(PLEASE PRINT OR TYPE)

State of Illinois } ss.
County of Cook }

ROBERT R. SMITH JR. being duly sworn, upon oath states that HE

is 28 years of age and

1. has never been married
2. the widow(er) of _____

3. married to MARIA P. SMITH

said marriage having taken place on
AUGUST 17, 1985.

4. divorced from _____

date of decree _____

case _____

county & state _____

Affiant further states that HIS social security number is 340-56-6965 and that there are no United States Tax Liens against him

Affiant further states that during the last 10 years, affiant has resided at the following address and none other:

FROM (DATE)	TO (DATE)	STREET NO.	CITY	STATE
<u>7/58</u>	<u>5/84</u>	<u>372 W. 55TH ST.</u>	<u>CLARENDON JARVIS</u>	<u>ILL.</u>
<u>5/84</u>	<u>7/85</u>	<u>53 W. 65TH ST.</u>	<u>WESTMONT</u>	<u>ILL.</u>
<u>7/85</u>	<u>PRESENT</u>	<u>4112 N. FORTIAC</u>	<u>CHICAGO</u>	<u>ILL.</u>

Affiant further states that during the last 10 years, affiant has had the following occupations and business addresses and none other:

FROM (DATE)	TO (DATE)	OCCUPATION	EMPLOYER	ADDRESS (LOT KEY NO.) CITY STATE
<u>7/81</u>	<u>7/83</u>	<u>MANAGER</u>	<u>MORSE SHAW, INC.</u>	<u>LAKE STREET ADDISON, ILL.</u>
<u>8/83</u>	<u>PRESENT</u>	<u>ACCT. REPRESENTATIVE</u>	<u>GLOBE TICKET CO.</u>	<u>2400 E. DEWON DES PLAINES, ILL.</u>

Affiant further states that affiant makes this affidavit for the purpose of inducing the Registrar of Titles, Cook County, Illinois to issue his Torrens Certificate of Title free and clear of possible United States Tax Liens.

Subscribed and sworn to me this 26 day of FEBRUARY, 1987

12/12/87

UNOFFICIAL COPY

Property of Cook County Clerk's Office

11/15/2011 10:00 AM

11/15/2011 10:00 AM

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FEDERAL TAX LIEN AFFIDAVIT

(PLEASE PRINT OR TYPE)

State of Illinois } ss.
County of Cook }

Maria P. Smith being duly sworn, upon oath states that She

is 30 years of age and

- 1. has never been married
- 2. the widow(er) of _____

3. married to Robert R. Smith, Jr

said marriage having taken place on

August 17, 1985

4. divorced from _____

date of decree _____

case _____

county & state _____

Affiant further states that Maria's social security number is 322-54-3481 and that there are no United States Tax Liens against her

Affiant further states that during the last 10 years, affiant has resided at the following address and none other:

FROM (DATE)	TO (DATE)	STREET NO.	CITY	STATE
5-82 1961	6-85 5-82	7172 W. Dickens	CHGO	IL
		4520 N. Nottingham	ROXBOROUGH	IL

Affiant further states that during the last 10 years, affiant has had the following occupations and business addresses and none other:

FROM (DATE)	TO (DATE)	OCCUPATION	EMPLOYER	ADDRESS (STREET NO.) CITY STATE
8-80 1-79	Present 3-80	Teacher Teacher	Chgo. Public Schools Ridgeway Academy	1628 W. WASHINGTON CHGO IL 520 N. RIDGEWAY CHGO, IL

Affiant further states that affiant makes this affidavit for the purpose of inducing the Registrar of Titles, Cook County, Illinois to issue his Torrens Certificate of title free and clear of possible United States Tax Liens.

Subscribed and sworn to me this

26 day of January, 1987

Maria P. Smith
[Signature]
10/18/89

UNOFFICIAL COPY

7 6 2 0 3 3 0

Handwritten signature

~~Smith, Robert & Claudette
7211 S. Lowell
Doc. #2119215~~

~~Chgo. Ill.
\$1,206.16~~

~~Smith, Henry F. & Robby J.
10901 S. Morgan
Doc. #25061717
Chgo. Ill. \$3,606.26
7-20-79~~

~~Smith, Robert & Ethel
6901 S. Prairie Ave.
Chgo. Ill. \$2,930.60
4-14-82~~

Property of Cook County Clerk's Office

~~Smith, Robert & Lavan
12413 So. Yale
Chicago \$2,588.79
1/27/82~~

~~Smith, Robert
3422 172nd. Place
Doc. #25993192
Lansing, Ill. \$7,629.75
9/9/81~~

Handwritten notes

~~Smith, Robert A.
467 S. Arlington Hgts. Rd.
Elk Grove, Ill. \$7,263.21
9/24/81~~

~~Smith, Robert T. & Angela J.
6844 S. Ogden
Chicago \$2,234.19
2nd. Fl. \$3,752.70
6/25/81
Doc. #27116341
Doc. #26695057
Doc. #25917917
6/6/84
7/20/83~~

~~Smith, Robert d/b/a/ Equoilt Harbor Ltd. partnership
24921 W. Rt. 173
Antioch, Ill. \$2,061.16
7/10/80
Doc. #25510219~~

~~Smith, Robert E.
8512 So. Peoria
Doc. #25521194
Chgo \$3,031.51
\$2,781.51
7/21/80
11/26/80
Doc. #25683501~~

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Property of Cook County Clerk's Office

20080190

Smith, Robert A. 3845N. Major St. Doc. 87043862
Chgo., IL. \$4,307.25 1/22/87

Smith, Robert A. 467 S. Arlington Hts., Rd.s. Doc. 87021395
\$2,626.01 1/13/87
\$6,662.21 1/13/87
Blk Grove Village, IL.

Smith, Robert S. & Kimberly B. 2 E. Oak Doc. 27005422
Chgo., IL. \$939.04 3/15/84

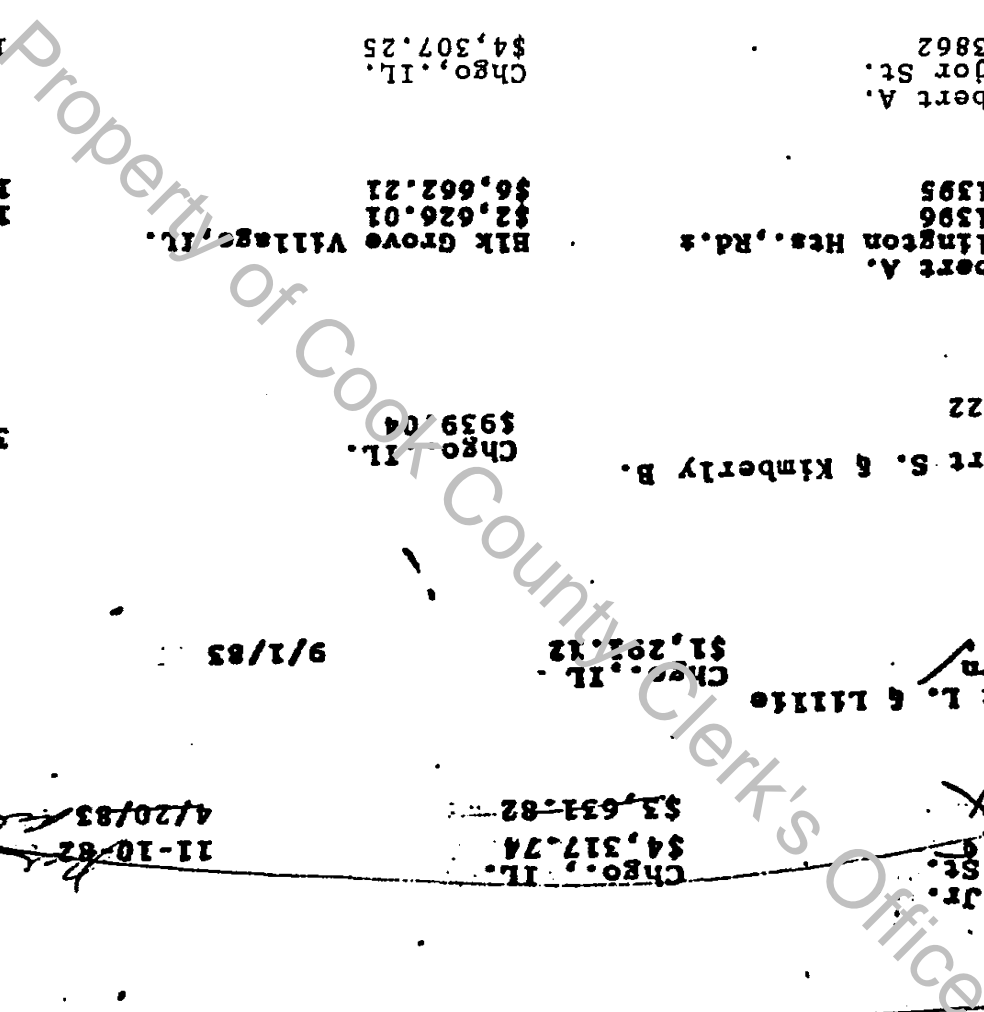
Smith, Robert L. & Lillian 317 S. Western Doc. 26758984
Chgo., IL. \$1,292.12 9/1/83

~~Smith, Robert Jr. 1256 W. 14th St. Doc. 264080619
Chgo., IL. \$4,317.74 11-10-82
\$3,631-82 4/20/83~~

~~Smith, Robert & Beverly 1159 S. Green Doc. 26327850
Chgo., IL. \$9,873.48 8-20-87 RIL~~

~~Smith, Robert F. d/h/n/ Smith, Irving, Inc. 4208 Forest Ave. Doc. 25204773
Western Springs, Ill. \$29,350.32 12/20/79
\$3,102.00 1/19/82
\$67,646.89 8/27/82~~

Smith, Robert C. 137 No. Central Doc. 2250493574
Chicago \$1,065.30 7/23/79



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Property of Cook County Clerk's Office

Smith, Mary Lou & John D.
13731 Eggleston
~~Doc. 25404340~~
Doc. 25406478

Riverdale, IL.
~~581,118.18~~
\$1,118.18

UNOFFICIAL COPY

~~3/27/80~~
5/28/80

Smith, Mary Lee
Smith Maid Service
2850 N. Sheridan Road
Doc. 25750492

Chgo., IL.
\$7,642.09

1/26/81

Smith, Mary & Cleveland
11549 S. May
Doc. 26108650

Chgo., IL.
\$1,018.61

1/11/82

Smith, Mary & Wardell
9660 S. Oglesby
Doc. 26238780

Chgo., IL.
\$2,300.11

~~7/24/82~~

Smith, Mary & Clifford
1056 W. 14th St.
Doc. 26290389

Chgo., IL.
\$2,431.33

7/15/82

Smith, Mary & Solomon
747 N. Lotus
Doc. 26298403

Chgo., IL.
\$1,400.68

7/22/82

Smith, Mary M.
7321 S. Constance
Doc. 26370814

Chgo., IL.
\$1,602.25

10/4/82

Smith, Mary & Tommie L.
6730 South Shore Dr.
Doc. 26783873
Dec. 27037974

Chgo., IL.
\$15,864.06
\$15,864.06

3/20/83
4/10/84

Smith, Richard & Mary
8511 S. Ada
Doc. 26688967

Chgo. IL.
\$2,705.31

7/15/83

Smith, Lee & Mary
1426 W. 72nd Place
Doc. 85341349
~~Doc. 86068206~~

Chgo., IL.
\$1,898.96

12/30/85

~~\$19,377.75~~
\$12,386.38

~~2/19/86~~
10/1/86

Smith, Mary & Otha
5322 W. Lemoyne
Doc. 86268635

Chgo., IL.
\$578.56

7/1/86

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Property of Cook County Clerk's Office

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10/10/2011 10:10:10 AM
10/10/2011 10:10:10 AM

Smith, Mary Lou & John D.
11731 Eggleston
~~Doc. 25404540~~
Doc. 25406478

Riverdale, IL.
~~Doc. 25404540~~
\$1,113.180

UNOFFICIAL COPY

~~3/27/80~~
9 3/28/80

Smith, Mary Lee
Smith Maid Service
2850 N. Sheridan Road
Doc. 25750492

Chgo., IL.
\$7,642.09

1/26/81

Smith, Mary & Cleveland
11549 S. May
Doc. 26108650

Chgo., IL.
\$1,018.61

1/11/82

Smith, Mary & Wardell
9660 S. Oglesby
~~Doc. 26238780~~

Chgo., IL.
\$2,300.11

~~9/24/82~~

Smith, Mary & Clifford
1056 W. 14th St.
Doc. 26290389

Chgo., IL.
\$2,431.33

7/15/82

Smith, Mary & Solomon
747 N. Lotus
Doc. 26298403

Chgo., IL.
\$1,100.68

7/22/82

Smith, Mary M.
7321 S. Constance
Doc. 26370814

Chgo., IL.
\$1,602.25

10/4/82

Smith, Mary & Tommie L.
6730 South Shore Dr.
Doc. 26783873
Doc. 27037974

Chgo., IL.
\$15,864.06
\$15,864.06

2/20/83
4/10/84

Smith, Richard & Mary
8511 S. Ada
Doc. 26688967

Chgo., IL.
\$2,705.31

7/15/83

Smith, Lee & Mary
1426 W. 72nd Place
Doc. 85341349

Chgo., IL.
\$1,898.96

12/30/85

~~Doc. 86068206~~
Doc. 86446763

~~\$19,172.75~~
\$12,386.38

~~2/19/86~~
10/1/86

Smith, Mary & Otha
5322 W. Lemoyne
Doc. 86268635

Chgo., IL.
\$578.56

7/1/86

UNOFFICIAL COPY

Property of Cook County Clerk's Office

2011-2012
2012-2013
2013-2014
2014-2015

2015-2016
2016-2017
2017-2018

2018-2019
2019-2020
2020-2021

2021-2022
2022-2023
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2035-2036

2036-2037
2037-2038
2038-2039

2039-2040
2040-2041
2041-2042

Smith, Mary & William

5508 W. Madison
Doc. ~~24598756~~

Doc. ~~24522102~~

Doc. 24542701 ✓

UNOFFICIAL COPY
08580297
~~41,001.22~~
~~688.33~~
\$368.68
~~2-24-78~~
~~7-10-78~~
7-10-78

Smith, Mary Lee D/R/A Smith Maid Service
2850 No. Sheridan Rd. Chgo, Il.

Doc. 25750492 ✓ \$7,642.09

1-26-81

Smith, Maud E. & William
624 W. 115th St.

Doc. ~~24384271~~

Doc. ~~24361290~~

Doc. 25521207 ✓

Chgo, Il.
~~\$3,838.53~~
~~\$3,573.34~~
\$642.14

~~5-12-78~~
~~5-15-79~~
7-21-80

Smith, Millie
5613 So. Racine

Doc. ~~24330744~~

Doc. 24814684 ✓

Chgo, Il.
~~\$1,977.58~~
\$954.04

~~2-16-78~~
~~7-24-79~~

~~Smith, Myrtle & William Jr. D/R/A Park Manor Nursery School & Kindergarten~~

~~215 E. 75th St.~~

~~Doc. 25770443~~

~~Chgo, Il.
\$9,987.24~~

~~2-19-81~~

Smith, Manie K. & Vernon
9038 S. Aberdeen

Doc. 25638627 ✓

Chgo, Il.
\$2,073.99

10-24-80

Smith, Mary & Wardell
9660 S. Daleshy

Doc. 26238780 ✓

Chgo, Il.
\$2,300.11

Rel
~~5-24-82~~

Smith, Mary & Clifford
1056 W. 14th St.

Doc. 26290389 ✓

Chgo., IL.
\$2,431.33

7/15/82

Smith, Mary & Solomon
747 N. Locus

Doc. 26234403 ✓

Chgo. IL.
\$1,400.68

7-22-82

UNOFFICIAL COPY

Property of Cook County Clerk's Office

UNOFFICIAL COPY

8 3 5 3 3 2 9 7

Smith, Mattie & L.C.
1605 So. Central Pk
~~Doc. 23490350~~
Doc. 246231209 ✓

Chgo. IL.
~~\$5,081.16~~
\$4,432.70

~~5-19-76~~
9-12-78 *Red*

Smith, Mattie & L.C.
214 S. Troy
Doc. 26305780 ✓

Chgo. IL.
\$921.71

Red
7-29-82

Smith, Muriel
6505 S. Justine
Doc. 25849637 ✓

Chgo. IL.
\$1,027.40

~~3-14-77~~

Smith, Marie & Eddie
1527 S. Karlov
Doc. 24336095 ✓

Chgo. IL.
\$1,440.95

~~2-22-78~~

Smith, Mary Lou & John D.
13731 Eggleston
~~Doc. 25404340~~
Doc. 25406478 ✓

Riverdale, IL.
~~\$883.46~~
\$1,118.18

~~3-27-80~~
3-28-80-

~~Smith, Mary & Lee C.
1426 W. 72nd Pl
Doc. 25508108~~

~~Chgo. IL.
\$3,312.76~~

~~9-2-80~~

Smith, Marjorie B. & John W.
6121 S. Peoria
Doc. 25999866 ✓

Chgo. IL.
\$1,646.53

9-15-81

Smith, MARY & Cleveland
11549 S. MAV
Doc. 26108650 ✓

Chgo. IL.
\$1,018.61

1-11-82

Smith, Mary M.
7321 S. Constance
Doc. 26370814 ✓

Chgo. IL.
\$1,602.25

10-4-82

Smith, Mabel, & James
2540 N. Mannheim Road
Doc. 26428862 ✓

Franklin Park, IL.
\$628.58

Red
~~12/2/82~~

Smith, Margo J. & James E.
606 Central Park
c. 23987682 ✓

Country Club Hills, IL.
\$969.86

6/27/77

Smith, Mary & Tommie L.
50 South Shore Dr.
~~2. 26783873~~

Chgo., IL.
~~15,864.06~~

~~9-20-83~~

26783873

15,864.06

9-20-83

27037974

15,864.06

4-10-84

UNOFFICIAL COPY

Property of Cook County Clerk's Office

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Smith, Richard & Mary
8511 S. Ada
Doc. 26688967

Chgo., IL.
\$2,705.31

7/15/83

Smith, James & Maeverner
11006 S. Lowe
Doc. 26445589

Chgo., IL.
\$1,480.84

12/21/82

Smith, Macbelle P.
3001 S. King Dr.
Doc. 85071083
Doc. 85152403

Chgo., IL.
\$2,705.65
\$2,277.12

6/21/85
8/20/85

Smith, M

Smith, William Jr. & Myrtle
7815 S. Langley
Doc. 85314101

Chgo., IL.
\$4,357.57

12/9/85

Smith, Lee & Mary
1426 W. 72nd Place
~~Doc. 86068206~~
Doc. 85341349

Chgo., IL.
~~\$19,377.75~~
\$1,898.96

[Signature]
~~2/19/86~~
12/30/85

Smith, Otha & Mary
5322 W. Lenoire
Doc. 86268635

Chgo., IL.
\$578.56

7/1/86

Property of Cook County Clerk's Office

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3588297

1987 FEB -2 AM 10:04
HARRY (BUS) YOUNELL
REGISTRAR OF TITLES

Submitted by _____
Address _____
Promised _____
Deliver certif. to _____
A _____
D _____
Address _____
Notified _____
G.I.T. _____

GREATER ILLINOIS
TITLE COMPANY
BOX 116
405908

(Space Above This Line For Recording Date)

MORTGAGE

237659-3588297

THIS MORTGAGE ("Security Instrument") is given on JANUARY 26 1987
The mortgagor is ROBERT R. SMITH AND MARIA P. SMITH, HUSBAND AND WIFE JR.

"Borrower"). This Security Instrument is given to THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 4242 NORTH HARLEN NORRIDGE, ILLINOIS 60634 ("Lender").

Borrower owes Lender the principal sum of SIXTY EIGHT THOUSAND AND NO/100

Dollars (U.S. \$ 68,000.00). This debt is evidenced by Borrower's note

dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 1, 2002. This Security Instrument secures to Lender: (a) the repayment of the debt, evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property

located in COOK County, Illinois:
LOT 16 IN BLOCK 4 IN FEUERBORN AND KLODE'S IRVINGWOOD SECOND ADDITION, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 30, 1927 AS DOCUMENT NUMBER 9856980, IN BOOK 255 OF PLATS, PAGE 17, IN COOK COUNTY, ILLINOIS.

3588297

GAO AD
12-14-402-036

which has the address of 4112 NORTH PONTIAC (Street) CHICAGO (City)
Illinois 60634 ("Property Address");
(Zip Code)

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.

NOTE IDENTIFIED

AFFIDAVIT OF NO U.S. TAX LIEN ATTACHED.

405908 ag
1433602
IN DUPLICATE

UNOFFICIAL COPY

THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
4901 WEST IRVING PARK ROAD
CHICAGO, ILLINOIS 60641
ATTENTION: MADELINE STRADMAN

RECORD AND RETURN TO:
BOX 130

MADELINE STRADMAN
CHICAGO, IL 60641
PREPARED BY:

My Commission expires: 10/18/87

Notary Public
[Signature]
1987

Given under my hand and official seal, this

set forth.

signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they

personally known to me to be the same person(s) whose name(s) ARE

do hereby certify that ROBERT R. SMITH AND MARIA P. SMITH, HUSBAND AND WIFE

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

[Signature]

County ss: Cook

STATE OF ILLINOIS

[Space Below This Line for Acknowledgment]

(Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower MARIA P. SMITH/HIS WIFE

(Seal) -Borrower ROBERT R. SMITH JR.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Other(s) [specify]

Graduated Payment Rider

Planned Unit Development Rider

Adjustable Rate Rider

Condominium Rider

2-4 Family Rider

Instrument. [Check applicable box(es)]

23. Rider to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

21. 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.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time but not limited to, reasonable attorneys' fees and costs of title evidence. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. Lender shall release this Security Instrument.

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; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that 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 Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

NON-UNIFORM COVENANTS, Borrower and Lender further covenant and agree as follows:

3588297

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. 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.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) by co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable 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 remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

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 Reinstate. 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 had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' 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 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 right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

UNOFFICIAL COPY

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

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 be levied on the Property; (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 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 escrow items, applying the Funds and applying the account or verifying the escrow items, unless 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 pledged 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 Funds 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 Funds 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 Funds held by Lender at the time of application 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 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach to this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the 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 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) consents 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 attach to this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or make one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard 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 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 renewals. 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 economically feasible or Lender's security would be lessened, the 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 insurance proceeds are not applied to restoration or repair of the Property, then 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, 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 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 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 Lender to Borrower requesting payment.

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