







UNOFFICIAL COPY

Such future advances... shall be secured by this mortgage when evidenced by promissory notes... not included as advances in accordance herewith to protect the security of this mortgage, exceed the original amount of the Note

(23) Inspection and Borrower's Access. Lender at any time during the continuation of this mortgage may enter and inspect such property at any reasonable time. Borrower agrees that in the event that such property is now or hereafter used for commercial or residential income purposes...

(25) Governing Law. The loan secured by this mortgage is made pursuant to, and shall be construed and governed by, the laws of the United States and the rules and regulations promulgated thereunder...

(27) Offset. No indebtedness secured by this mortgage shall be offset or compensated or shall be deemed to have been offset or compensated by all or part of any claim, cause of action, counterclaim or crossclaim...

(28) Misrepresentation or Rescission. Borrower has made certain written representations and disclosures in order to induce Lender to make the loan evidenced by the note or notes which this mortgage secures...

(29) Waiver of Homestead. Borrower hereby waives all right of homestead exemption in such property.

(30) Notice to Borrower. Any notice to the Borrower provided for in the note or this mortgage shall be deemed given when it is deposited in the United States mail postage prepaid, addressed to the Borrower at the address of the Borrower as it appears in Lender's records...

(31) General Provisions. (a) This mortgage applies to, inures to the benefit of, and binds, all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. (b) The term "owner" shall mean the owner or holder (including a pledgee) of any note secured hereby...

(32) Adjustable Rate Mortgage Provisions. Note which this mortgage secures is an adjustable mortgage loan on which the interest rate may be adjusted from time to time in accordance with a monthly increase or decrease in an index...

BORROWER RECEIVES THAT A COPY OF ANY NOTICE OF DEFAULT AND OF ANY NOTICE OF SALE HEREUNDER BE MAILED TO BORROWER AT THE ADDRESS HEREINAFTER SET FORTH.

Signature of Borrower: Wladyslaw Szymanek, Barbara Szymanek

State of Illinois Cook County ss: I, the undersigned, a notary public in and for said county and state, do hereby certify that Wladyslaw Szymanek and Barbara Szymanek, husband and wife

personally know to me to be the same person(s) who subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the same instrument as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and official seal, this 5 day of June, 1979. My commission expires: 12-29-90

Notary Public: Daniel O. Kelly

NOTARIAL SEAL DANIEL A. KELLY Notary Public, State of Illinois

LOAN NO. 1077041-4

610000C

STATE OF ILLINOIS REGISTERED REAL ESTATE

3800019

Submitted by: Address: Promised: Deliver certificate to: Address: Deliver duplicate Trust: Dead To: Address: Notified:

Kelly

HOME SAVINGS OF AMERICA P.O. Box 7075 PRINCETON, PA. 19109