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Space Above This Line for Recording Data

LOAN #00055831 (G071)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JUNE 23,

BY: **THOMAS J. LAMPKIN**,
CARMELO J. LAMPKIN, HUSBAND AND WIFE.

(Borrower) That his/her instrument is given in
WEST MARSHAL MORTGAGE COMPANY, COLORADO CORPORATION
which is organized and doing under the laws of THE STATE OF COLORADO
and who is doing business at 14717 EAST SHOBOX AVENUE
AURORA, CO 80011.

(Lender) Borrower under the sum of
EIGHTY FIVE (85) THOUSAND EIGHTY FIVE (85) AND 00/100

Dollars (\$85,085.00) this debt evidenced by Borrower's note dated the same date as this Security Instrument
("Note"), which provides for monthly payments, in the full debt, if not paid earlier, due and payable on JULY 1,
2010. This Security Instrument secures the Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all re-
newals, extensions and modifications; (b) the payment of further sums, with interest, advanced under paragraph 7 to protect the se-
curity of the Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower covenants, grants and conveys to Lender the following described property located in

COOK

County, Illinois:

LOTS 32 AND 40 IN BLOCK 11 IN THE RESUBDIVISION OF A, THAT PART OF TAYLOR'S
FIREBIRD ADDITION TO SOUTH CALSAGE, LYING EAST OF THE WEST 20 CHAINS THEREOF IN THE
NORTH FRACTIONAL 1/2 OF FRACTIONAL SECTION 6, Twp. 37 North, Range 15, East
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

216-184-233-010

which has the address of

5829 SOUTH 57TH AVENUE

(Street)

CHICAGO

(City)

Illinois

60617

("Property Address")

(Zip Code)

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

BORROWER COVENANTS that Borrower is lawfully seized of the estate, is lawfully possessed 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 claimants and demandants, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use, and non-uniform covenants with limited
variability jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS - Uniform FNMA/FHLMC Uniform Instrument

Version 1.0 1/1/01

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Any amounts debited by Lender under this paragraph shall become additional debt of Borrower secured by this Security Instrument. Until Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursal.

7. Protection of Landlord's Rights in the Property: Landlord fails to perform the covenants and obligations contained in the Leasehold Deed, or there is a legal proceeding that may significantly affect Landlord's rights in this Settlement, then Landlord may terminate the lease agreement.

Unpaid Lender and Borrower of this Note is in writing. Insurance premium as shall be applied to restoration or repair of the property damaged if the restoration or repair is not commenced within 30 days of notice given.

Borrower shall promptly discharge any lien . . . in the case of a merger acceptable to Lender; (b) consents in good faith the lien by a majority of the shareholders of the obligor in accordance with its articles of incorporation or bylaws; (c) agrees to the instrument uniting the two companies.

Upon payment in full of all sums demanded, Lender shall promptly refund to Borrower any funds held by Lender under paragraph 19 of the Proprietary License.

"(The amount of the Funds held by a Fund Manager shall be measured by the number of Fund Units payable prior to the due date of the Fund's payment of Fund Units held by a Fund Manager which have been paid to the Fund Manager by the Fund's manager.)

chartering him the Security Line, went to pay the bill of an independent Texas shipping service that will be a charge for passage of the
proceedings between Bremen. Letter rates may agree in writing that shall be paid on the Fund.
Proceedings between Bremen. Letter rates may agree in writing that shall be paid on the Fund.

Securitization funds - Lenders may securitize the principal due on the credit or certain other assets or securities of the underlying assets.

(b) This statement of facts is made by the debtor and any party entitled to 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 taxes and any party entitled to charges due under the Note.

4. **DECODE**: Encodes the message back into plain text using the same cipher and key.

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1-4 FAMILY RIDER

Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 23RD day of JUNE 1989
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed
(the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

ESTATEMERICA MORTGAGE COMPANY, A COLORADO CORPORATION
(the "Lender")
of the sum of \$100,000.00 and delivering this property described in the Security Instrument and located at:

9129 SOUTH FIFTH AVENUE, CHICAGO, ILLINOIS 60617

[Property Address]

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

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not speak, agree to or make a change in the use of the Property or its zoning classification, unless Lender 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, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower 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 F, the word "lessee" shall mean "sublessee" if the Security instrument is on a leasehold.

G. ASSIGNMENT OF RENTS. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's Notice of Breach of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sum secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive 10% of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent or Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cause to waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security instrument is paid in full.

H. CROSSES-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security instrument).

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

Rafael Almanza _____ (Seal)
RAFAEL ALMANZA
-Borrower

Carmen Almanza _____ (Seal)
CARMEN ALMANZA
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

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Property of Cook County Clerk's Office

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay this premium 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 partial taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

If the event of a total taking of the Property, the proceeds shall be applied to the sum secured by this Security Instrument, whether or not this 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 sum 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 against itself, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to control 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 monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Successor; No Release; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification or 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 to assist in initiating 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; 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 include the Note: (a) in co-signing this Security Instrument only to mortgage, grant and convey his Borrower's interest in the Property under his name; (b) his Security Instrument; (c) is not personally obligated to pay the sums secured by this Security Instrument; and (d) agrees that Lender, it 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 amount charged by this Security Instrument is subject to a law which sets maximum loan charges, and that law is fully interpreted so that the sum of all other loan charges collected or to be collected in connection with the loan exceed this permitted limit, then: (a) any such charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) all sums already collected from Borrower which exceed the permitted limits will be refunded to Borrower. Lender may choose to make full or partial reducing the principal owed under the Note or to 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 will be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred: (a) 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 if Lender's 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. This 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 and 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 recited 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 18 or 17.

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REGIS *Regis Corporation* **REGIS**

The said institution, as far as the day before the election, had been in session and the
members had been engaged in their usual studies.

Progressively know or begin to be the same person(s) who do the
38-1752

卷之三

DO NOT DESTROY - CONFIDENTIAL

Country City Code

9 days of fittings

111 Wabash 635 Buttermilk Road, Suite 141
Bloomington, Illinois 61710

ESTATE TRUST COMPANY MORTGAGE COMPANY
Prepared by and certified to:

10. The following table gives the number of cases of smallpox in each of the 100 districts of the United States.

相合。故其子曰：「吾父之子，皆我之子也。」

10. *On the other hand, the author of the letter to the Romans* (15:12) *says that he has been given* (10:15) *the ministry of reconciliation* (12:18).

Every letter(s) executed by Borrower and recorded with it.

BY SILENTING BELOW Borrower accepts and agrees to:

- Graduated Payment Rider**
- Pier 1 Rider**

- Adviser's Role Rider**
- Condado**

CAVEAT: The software of this Security Instrument is a copy of the original.

SECURITY - In the Security Information System, the security requirements and arrangements of each organization are defined.

2. **Hlasses**. Upon payment of all sums accrued
which is due to Bonniver, Borrower shall pay any recordal

After being discovered by another of the research students he applied some search theory to this security interface.

The application of any period of indemnification following underwriting should be triggered upon take possession of and manage the

expedition, which was publishing the valuable documents passed in
the case and a copy of the videocon.

The notice, letter or option may include language similar to the following:

The right to privacy after acceleration and the right to sue other defences of Borrower in negligence and force

and, not less than 30 days from the date the notice is given, to cause the default or before the date specified

of any conviction for pecuniary intent in this Section. In that case such appeal against law proceedings. Then notice shall be given

NON-LINEAR CROWD Covenants: Encouraging and Enforcing

10. The following table shows the number of hours worked by each employee.