MECDSOSS .

Long Number: 0101007671

#### MORTGAGE

SHT	MORTGAGE ("S	ecurity Instrument") is given on	JULY 38	
1989.The mo	etgagor 14 DAVID E. 1	COIT, DIVORCED, NOT SING	SE NEWARHIEU	
~- <del></del>			('Born	wer"). This S. curity Instrument is
	COULTER	MORTGAGE CORPORATION		, which is organized and existing
given ab		OF WISCOLSIN and w	bese address is	* where is calling our mire oversity
MINICI BIC BW3 4204 WEST	CHAILD WESTATION	ROLLING M	ADOWS II 60008	("Lender"). Borrower owes
Lander the Sei	actual man of T. (1) (T	Y TWO THOUSAND EIGHT	HUNDELED AND NOVE	00
LCHUC UK PER	zecapes sum or 1000	Dollars (U.S. \$	32.800.00). This deb	is evidenced by Bornower's not
detect the sam	e date as this Security	Ir strument ("Note"), which per	vides for monthly cave	sents, with the full debt, if not
neid sorties d	ive and navable on	AUGUST 1. 2019		This Security Instrument
secures to 1 as	nder: (a) the repaym	ent of the abt evidenced by th	e Note, with interest,	and all renewals, extensions and
modifications	(b) the navment of	all other sums with interest.	advanced under paragra	ph 7 to protect the security of this
Security insur	ument: sad (c) the	performance of Borrower's cov	enants and agreements t	inder this Security Instrument and
the Note. Fo	r this purpose. Borro	wer does to thy mortgage, gra	nt and convey to Lender	the following described property
located in		NOUNT PROSPECT	Cour	ty, Illinois:
ITEM 1		4		•
		BED IN SURVEY DEL	NEAMED ON AND	ATTACHED TO AND A
PART O	F A DECLARAT	ION OF CONDOMINIUM	CWHERSHIP RE	GISTERED ON THE
		1963, AS DOCUMENT		· /
	· · · · · · · · · · · · · · · · · · ·			
ITEM 2	•		4/4 36	<b>313350</b>
AN UND	IVIDED 2.416	* INTEREST (EXCEP	r the units of	LINEATED AND
DESCRI	BED IN SAID	SURVEY) IN AND TO	THE COLLOWING	DESCRIBED
PREMIS	ES:	· ·		·
1 - 1				
LOT TH	REE (3), IN	GLEICH'S INDUSTRIA	AL PARK, PEINC	A SUBDIVISION OF
PART O	F THE WEST H	ALF ()/) OF THE	NORTHEAST QUAR	RTER (1/4) AND PART
OF THE	WEST HALF	1/2) OF THE SCUTH	EAST QUARTER	(1/4) OF SECTION 12
TOWNSH	IP 41 NORTH.	RANGE 11, EAST O	F THE THIRD PI	INCIPAL MERIDIAN,
ACCORD	THE TO PLAT	THEREOF REGISTERE	D IN THE OFFI	THE REGISTEAR
of Tit	LES OF COOK	COUNTY, ILLINOIS,	ON AUGUST 6,	1957, AS DOCUMENT
NUMBER	1752354.			
•				U <sub>X</sub> C <sub>x</sub>
PERMANEN	T INDEX NO.	08-12-227-016-103	5	
		07 P.D.O.D.C.T. AMPLIES 1		OUNT REGERECT
which has the	e address of _5))1 EA	ST PROSPECT AVENUE. U	, M	OUR PROSEED.
		(Street)		(City)
titionia	50058	(Phones Address)	* .	
l'Unois		("Property Address");		
•	[Zip Code]			•

TOGETHER WITH all the improvements now or heresiter crected on the property, and all easements, rights, appuries mees, rentz, royalties, mineral, cil 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 a terteumbered, 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-

THE 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.

Form 30:4 12/83

Property of Coop County Clerk's Office

LESS Number: 0101007671. - MI-CD2066

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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." appurenances, result, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or

TOCETHER WITH all the improvements now or hereigher crected on the property, and all examents, rights,

Form 2014 12/83

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encumbrances of record,

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"Any amounts disbursed by Lender under this para in this para in the some idditional text of Burrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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

incurrence 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.

8. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in contraction 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 solal 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 condeinnor offers to make an award or recall a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is an invited to cellect 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 Lenker and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or posipone the due date of the mount of such payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Berrower f.c. f. ethased; Forbestance by Lender Not a Walver. 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 tlemand made by the original Borrower or Borrower's socrassors in interest. Any forbestance 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 Savai. Liability; Co-aigners. The covenants and agreements of this Security Instrument shall bind and benefit the movessors 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 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, movify, 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 the the interest or only. For 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 the dy 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 reduce a principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Logislation Affecting Lender's Rights. If encounters or expiration of a published has the effect of rendering any provision of the Note or this Security Instrument un inforceable 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 discred 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. Biogrower's Copy. Postower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Geneficial interest in Sorrower. If all or any pert of the Property of any interest in it is sold or transferred for if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent. Lender 1987, as 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 discoursed at any time prior to the sarlier 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 and that Borrower:

Property of Cook County Clerk's Office

### UNGITE IN IN LA ISER PYS 0

	S CONDOMINIUM RIDER			<u>, 1989</u>
nd is incom	porated into and shall be dee	med to amend and sup	plement the Mortgage, !	Deed of Trust or Security Deed (#
Security In	strument") of the same date	given by the undersign	ed (the "Born/wer") to :	
	MORTGAGE CORPOR			(the "Lender")
	date and covering the Proper		•	and the second s
IL EVOT	PROSPECI: AVENUE, I			NT PROSPECT. IL 60056
	u includes a unit in trauba	(Property As		
MOTAL BET	/ actions a unit bi, argenic	E MERU SIN ATSENDANISCH RIN	area in the common ele	ments of, a condominium project
	T GARDENS			
332 C3.	L UANDENS	(Name of Condom		
un "Consulin	minimum Deciment" If the on	(Name of London)	mum (Yoject) on antitu subish anta for	the Condominium Project (the
bymers As	encistion"), holds title to per	menty for the henefit or	use of its members are	harcholders, the Property also
chules Ro	grower's interest in the Court	ert Aconcision and the	nice of its intermedia and be	enefits of Borrower's intenst.
CO	DOMINIUM COVENANTS.	In addition to the cover	nants and semements m	and in the Security Instrument,
	d Lender further covenant a			
			m all of Bornower's ob-	ligations under the Condominium
sject's Co	national Documents. The	Constituent Document	s" me the: (i) Declarati	on or any other document which
ates the C	Condominium Project; (ii) by	y-laws; (iii) code of re;	gulations; and (iv) other	r equivalent documents. Borrower
ili prompt	ly pay, where the, all dues:	and assessments impos	of pursuant to the Cons	tituent Documents.
₽.	Hazard Inaryanta. So long	as the Owners Associa	tion maintains, with a g	generally accepted insurance carrier,
ERASSET" (	r "blanket" policy on the Co	edominium Project wi	ich is satisfactory to Le	nder and which provides insurance
verage in	the amounts, for the proceed	s, and against the haza	rds Lender requires, inc	cluding fire and hazards included
thin the t	erns "extended coverage," th			
	(i) Lender waives the prov	ision in Uniform Cover	sant 2 for the monthly p	ayment to Low of one-twelfth of
yearly p	remium installments for ha			
۔ فحصمت	(u) Benower's obligation	un zer Uniterm Covera	nt o to maintain hazard	insurance coverage on the Property
	stisfied to the extent that the			
	ower shall give Leader prom			
an un	bether to the unit or to come	exacu nicius ice proces	us an neu (a restoration	or repair following a loss to the er are hereby assigned and shall be
id to I am	ler for application to the sun	rost exements, any process	its Instrument, with ou	or are neredy assigned and shall be
C	Public 2 inhility insurance	Dominus chall take on	ny mandrinana, with any	sonable to insure that the Owners
enciation.	maintaine a mublic liability i	BOITOWO: SHARI CIAC S.,	the informations of	id extent of coverage to Lender.
D (	Condemnation. The process	te of any award or civi	and a damage a direct or	r consequential, payable to Borrowe
connection	n wiki any condemantica cz	other taking of all or a	n v et of the Property	whether of the unit or of the comm
ments, or	for any conveyance in lieur	of condemnation, are is	erehvic signed and shall	be paid to Lender. Such proceeds
ill be app	lied by Lender to the sums a	ecured by the Security	Instrumen er provided	in Uniform Covenant 9.
E. I	ender's Prior Consent. Ba	arrower shall not, exce	pt after no acr to Lander	and with Lender's prior written
nacnii, cid	her partition or subdivide the	Property or consent is	):	<del>-</del>
	(i) the abandonment or terr	mination of the Condu	ninium Project, except	for abandonment or termination
mired by	in the case of substantial	destruction by fire or	other casualty or in the	case of a taking by condemnation or
ineat dos				
	(u) any amendment to any	provision of the Const	ituent P-ocuments if the	provision is for the express benefit
ndes;	(iii) mannington of worker			T'
	(m) exemplement of profess	ionia management and	assumption of self-man	agement of the Owners Association
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	CITY AND MARKIN WILL WILL			
Cuere	demonstration and accomplished and	l ander	ndering the public limit	ity insurance cor crago maintained t
Gwaers /	Association unacceptable to	Lender.		Us.
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F. R y amount	Association unacceptable to lemedies. If Borrower does stisbursed by Lender under	Lender. not pay condominium this peragraph F shall	dues and assessments we become additional debt	then due, then Let also may pay the
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UNIFORM COVENAITYS. Boy wer and Lander covenar, and agree is follow.

1. Payment of Principal and inversel; Propayment and Land Charges. Boy over 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 so 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) pearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leaves or ground rents on the Pror y, if any; (c) yearly hazard insurance premiums; and (d) yearly montgage 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 escrow 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 pledged as additional security for the same 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 excrow 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 os monthly payments of Funds. If the amount of the Funds oeld by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any annual necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in All 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 Live of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against upon a secured by this accurrity Instrument.

3. Application of Paymente. 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; Lions. Borrower with pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Souncy 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 cwed pay nett. 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 secured 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 religious to a lien which may attain priority over this Security Instrument, Lender may give Borrower is notice mentifying the lien. Borrower shall satisfy the lien or take one or notic 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 primits 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. Leader 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 exporation or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not respect. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance process 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 on 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; Leasuholds. 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 the 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.

Property of Cook County Clerk's Office

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ROLLING MEADOWS IL 60008 4501 MEZLEINCI'ID VÄHME SHELTER MORTGAGE CORPORATION

Notory Public, State of Illinois Patrick M. Callagher "OFFICIAL SEAL"

My Contradision Expires 6/3/91

Kemu io: . This instrument was prepared by: 🔔 FISV D' LI ECK My commission expires: day of JULY Given under my hand and official seal, this 28TH act, for the uses and purposes therein set forth. me this day in person, and anknowledged that he/she signed and delivered the said instruments as his/her free and wanning personally teneral in the tack person whose name is subscribed to the foregoing instrument appeared before do bureby cerilly : DAVID E. CORT, DIVORCED, NOT SINCE REMARRIED a Metary Public in and for said country and state, STATE OF ILLINOIS, County ss: BOS) TANGEDOS Borrower DYATO E COLL 2MOLION (MSS) Instrument and in any rider(s) exacuted by Borrower and recent d with it. BY STUNING RELOW, Borrower accepts and agrees to the terms and coverants contained in this Security {\text{Vicod2} {specify}} in Vanned Unit Developanent Ride: Graduated Payment Rider Mil Condominium Rider Phi Adjustable Rate Pictor 2-4 Family Rider Instrument. {Check applicable box(83)}

supplement the covenants and agreement of this Security Instrument as if the rider(s) were a part of this Security this Security Instrument, the coverants of each such rider shall be incorporated into at 4 shall amend and 23. Ridden's to this Security histracement. If one or more riders are executed by Borrower and manufed segether with 22. Walver of Homestend, Sorrower waives all right of homestead exemption in the Property.

Instrument without charge to liverniver. Borrower shall may any recordation costs. 21. Release. Upon payment of all sums secured by this Security Instrument, Lender shail release this Security bonds and reasenable at our yet fees, and then to the sums secured by this Security Instrument. of management of the Poperty and collection of reats, including, but not limited to, receiver's fees, premiums on receiver's Property including it is peat the. Any rents collected by Lender or the receiver shall be applied first to payment of the costs appointed receives first be entitled to enter upon, take possession of and manage the Property and to or their the rents of the prior to the exputation of any period of redemption following judicial sale, Lender (in person, by agent or by judicially

20. Let also in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, and at any time

costs of little evidence. bea seef 'ayemotise procedure procedure per again the including but not immed to, reconstruction externation foreclose this Security instrument by judicial proceeding. Lander shall be entitled to collect all expenses incurred requive immediate payment in this to all euras secured by this Security instrument without further demand and may foreclosure. If the details in not cured on or before the date specified in the notice, Lender at its option may bne nother something the non-statement of the property of the determinant of Borrower to secretaristic and the Preparty. The notice shall further inform Borrower of the right to release section and the right to sensor In acceleration of the sums secured by this Security instrument, foreclosure by judicial proceeding and sale of the default must be cured; and (d) that fallure to cure the default on or before the described in the notice may result to cure the default; (c) a date, not less than 30 days from the date the notice is (iven to Electrower, by which the and 17 unless applicable law provides otherwise). The notice shall specify: (a) the detailit; (b) the action required Et andergense nabnu nothersteps of rother for that ) instruction that have been been personally to describe the first to describe the first terminal to the first terminal to the first terminal a's acceleration; Hemedies. Lender shall give notice to Borrower prior to acceleration following Sorrower's

NON-DAILORM COVENANTS. Bustower and Lender further coverant and agree as follows: occured. However, this right to reinstanc shall not apply in the case of acceleration under peragraphs 13 or 17. Borrower, tais Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had Optigation to pay the sums secured by this Security Agreement shall continue unchanged. Upon scinatedoment by reasonably require to assure that the lien of this Security Instrument. Lender's rights in the Property and Borrower's Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enfracing this (a) pays Lendes all sums which then would be the under this Security Instrument and the Note had no acceleration

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