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ITEM 1.

UNIT 310W AS DESCRIBED IN SURVEY DELINEATED ON AND ATTACHED TO AND A PART OF A DECLARATION OF CONDOMINIUM OWNERSHIP REGISTERED ON THE 11TH DAY OF MARCH, 1980 AS DOCUMENT NUMBER 3149690.

ITEM 2

AN UNDIVIDED .8978 INTEREST (EXCEPT THE UNITS DELINEATED AND DESCRIBED IN SAID SURVEY) IN AND TO THE FOLLOWING DESCRIBED PREMISES:

THE FOLLOWING THREE PARCELS OF LAND DESCRIBED AS FOLLOWS: PARCEL ONE (1) COMMENCING AT A POINT ON THE WEST LINE OF WAUKEGAN ROAD 265.0 FEET NORTH OF THE SOUTHEAST CORNER OF LOT "E" AFORESAID; THENCE WEST AT RIGHT ANGLE TO WEST LINE OF WAUKEGAN ROAD 24.0 FEET FOR A PLACE OF BEGINNING; THENCE CONTINUING WEST ALONG SAID RIGHT ANGLES LINE 107.50 FEET; THENCE SOUTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 81.0 FEET; THENCE EAST AT RIGHT ANGLES 6.0 FEET; THENCE SOUTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 135.0 FEET; THENCE EAST AT RIGHT ANGLES 101.50 FEET TO A POINT 24.0 FEET WEST OF THE WEST LINE OF WAUKEGAN ROAD; THENCE NORTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 216.0 FEET TO THE PLACE OF BEGINNING; ALSO; PARCEL TWO (2), COMMENCING AT A POINT ON THE WEST LINE OF WAUKEGAN ROAD 265.00 FEET NORTH OF THE SOUTHEAST CORNER OF LOT "E" AFORESAID; THENCE WEST AT RIGHT ANGLES TO THE WEST LINE OF WAUKEGAN ROAD 187.50 FEET FOR A PLACE OF BEGINNING; THENCE CONTINUING WEST ALONG SAID RIGHT ANGLE LINE 107.50 FEET; THENCE SOUTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 216.0 FEET; THENCE EAST AT RIGHT ANGLES 101.50 FEET; THENCE NORTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 135.0 FEET; THENCE EAST AT RIGHT ANGLES 6.0 FEET; THENCE NORTH PARALLEL WITH SAID WEST LINE OF WAUKEGAN ROAD 31.0 FEET TO THE PLACE OF BEGINNING; ALSO; PARCEL THREE (3), BEGINNING AT A POINT ON THE SOUTH LINE OF LOT "E" AFORESAID, 89.0 FEET, WEST OF THE SOUTHEAST CORNER THEREOF; THENCE WEST ALONG THE SOUTH LINE OF LOT "E", ABUTTING VACATED ALLEY AND LOT "D" 136.0 FEET; THENCE NORTH AT RIGHT ANGLES 24.0 FEET; THENCE EAST PARALLEL WITH THE SOUTH LINE OF LOT "E" AND LOT "D" 136.0 FEET; THENCE SOUTH AT RIGHT ANGLES 24.0 FEET TO THE PLACE OF BEGINNING, FALLING WITHIN CERTAIN LOTS, PARTS OF LOTS AND PARTS OF CERTAIN VACATED STREETS AND ALLEYS (EXCEPTING THEREFROM THAT PART OF THE 16 FOOT PUBLIC ALLEY ABUTTING ON AND LYING ADJACENT TO LOT 299 ON THE WEST AND LOTS 174 TO 178, INCLUSIVE, ON THE EAST AND EXTENDING SOUTH OF THE NORTH LINE OF LOT 299 AS EXTENDED EASTWARD, ALL THAT PART OF THE PUBLIC STREET KNOWN AS GREENLEAF AVENUE ABUTTING ON AND LYING BETWEEN LOT 174 ON THE NORTH AND LOT "E" ON THE SOUTH, LYING EAST OF THE EAST LINE OF LOT 299 AS EXTENDED SOUTH AND WEST OF THE WEST LINE OF WAUKEGAN ROAD; ALL IN FIRST ADDITION TO DEWEY-WAUKEGAN ROAD SUBDIVISION ON THE NORTHWEST 1/4 OF SECTION 19, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM REGISTERED AS DOCUMENT NUMBER 3149690, IN COOK COUNTY, ILLINOIS.

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AFTER RECORDING, RETURN TO:
THE TRAVELERS MORTGAGE SERVICES
2339 ROUTE 70 WEST, RIVERVIEW
CHERRY HILL, NJ 08034
LOAN #

(Space Above This Line For Recording Date)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **AUGUST 18**
19 **88** The mortgagor is **EVNYTA H. COOK, A SPINSTER**

THE TRAVELERS MORTGAGE SERVICES ("Borrower"). This Security Instrument is given to
which is organized and existing
under the laws of **THE STATE OF NEW JERSEY** and whose address is
2339 ROUTE 70 WEST, RIVERVIEW, CHERRY HILL, NEW JERSEY 08034 ("Lender")

Borrower owes Lender the principal sum of **SEVENTY THOUSAND ONE HUNDRED AND 40/100**
Dollars (U.S. \$ **70,100.00**) 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 **SEPTEMBER 1, 2010** 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:

SEE ATTACHED ORDER FOR LEGAL DESCRIPTION.

10-19-114-050-1070

which has the address of **8610 WAUKEGAN ROAD #310** **MORTON GROVE**
[Street] [City]
Illinois **60053**
[Zip Code] ("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 seized 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

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* A CHARGE ASSESSED BY LENDER IN CONNECTION WITH BORROWERS ENTERING INTO THIS SECURITY INSTRUMENT TO PAY THE COST OF AN INDEPENDENT TAX REPORTING SERVICE SHALL NOT BE A CHARGE

requesting payment. Any amount 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.

Lender may take action under this paragraph 7. Lender does not have to do so. Lender may take action under this paragraph 7. Lender does not have to do so. Lender may take action under this paragraph 7. Lender does not have to do so. Lender may take action under this paragraph 7. Lender does not have to do so.

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, or 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

fee title shall not merge unless Lender agrees to the merger in writing. Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall not merge unless Lender agrees to the merger in writing.

6. Preservation and Maintenance of Property; Leasehold. 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.

Instrument immediately prior to the acquisition. Lender shall not merge unless Lender agrees to the merger in writing. 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.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property shall pass to Lender to the extent of the sums secured by this Security Instrument.

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If 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 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.

When 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 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.

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. 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.

Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, if the restoration or repair is economically feasible and Lender's security is not lessened, the insurance proceeds shall be applied to the restoration or repair.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to the 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 economically feasible and Lender's security is not lessened, the insurance proceeds shall be applied to the restoration or repair.

Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to the 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 economically feasible and Lender's security is not lessened, the insurance proceeds shall be applied to the restoration or repair.

Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to the 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 economically feasible and Lender's security is not lessened, the insurance proceeds shall be applied to the restoration or repair.

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CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 16TH day of AUGUST, 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 HOMELAND MORTGAGE COMPANY, ITS SUCCESSORS AND/OR ASSIGNS (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 8910 WAUKEGAN ROAD, #310, MORTON GROVE, ILLINOIS, 60021 (Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: GROVE MANOR CONDOMINIUM (Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

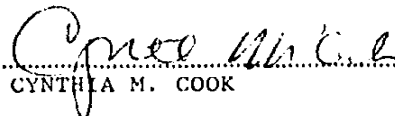
(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association;

or
(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

 (Seal)
CYNTHIA M. COOK (Borrower)

..... (Seal)
..... (Borrower)

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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 condempnor 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.

10. Borrower Not Release; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amount 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 enforcement of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successor in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or prejudice 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 each 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 (i) is 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 limits; 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 initiate any remedy permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of this paragraph.

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 designated by notice to Borrower. Any notice provided for in this paragraph shall be deemed to have been given to Borrower or Lender when given as provided.

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. 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.

17. Transfer of the Property in a Beneficial Interest in Borrower. If all or any part of the Property or any interest therein 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.

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 and the Note had no acceleration occurred; (c) cures any default of any other covenants or agreements; (d) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (e) 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 remain fully effective as if no acceleration had occurred. However, the right to reinstate shall not be exercised if acceleration has occurred.

19. Acceleration. If Borrower secures this Security Instrument with a lien on the Property, the acceleration shall be deemed to have been given to Borrower or Lender when given as provided.

20. Assignment. This Security Instrument shall be assigned to the assignee of Lender and its successors and assigns.

21. Waiver. Lender and Borrower hereby agree to waive any rights or remedies that they may have under applicable law in connection with the execution of this Security Instrument.

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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, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. 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 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.

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.

22. Waiver 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 covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Condominium Rider
- 2-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Other(s) [specify] LEGAL DESCRIPTION RIDER

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.

Cynthia M. Cook (Seal)
CYNTHIA M. COOK
Borrower

(Seal)
Borrower

LOAN #

[Space Below This Line For Acknowledgment]

STATE OF IL
COUNTY OF Cook } SS:

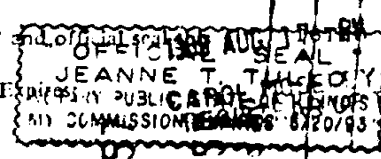
I, the undersigned, a Notary Public in and for said county and state, do hereby certify that CYNTHIA M. COOK SPINSTER, personally appeared before me and is (he) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument, executed said instrument, and acknowledged said instrument to be his (his, her, their) free and voluntary act and deed and that he/she executed said instrument for the purposes and uses therein set forth.
(he, she, they)

Witness my hand and official seal this 22 day of AUGUST, 19 89

My Commission Expires SEP 30 1993
JEANNE T. TALLEY
Notary Public
Notary Public

This Instrument was prepared by 381815 (477)
Submit to 381815
Address 70 West, Riverview
Deliver to NS 08034

3/29/89
3/29/89
DUPLICATE



ILLINOIS
NOTARY PUBLIC
STATE OF ILLINOIS
CHICAGO, ILLINOIS
PH: (312) 762-1100