## UNOFFICIAL COPY

3970986

This instrument was prepared by: MARGARETTEN & COMPANY INC 905 W 175TH ST HOMEWOOD IL 804

<sup>604</sup>MORTGAGE

62204910

THIS MORTGAGE ("Security Instrument") is given on

June

5th, 1991

The mortgagor is

CONRAD J RAFACZ, LINDA J RAFACZ, , HIS WIFE

("Borrower").

This Security Instrument is given to

MARGARETTEN & COMPANY, INC. under the laws of the State of New

, and whose address is

which is organized and existing

under the laws of the state of New Jersey
One Ronson Road, Leglin, New Jerse
Borrower owes Lender the principal sum of New Jersey

08830

("Lender").

Sixty- Seven Thousand, and 00/100

(U.S. \$ 67,000.00 ). 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 2006 This Security Instrument secures to Lender: (a) the repayment of the debt on July 1st, 200eThis Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all r newals, extensions and modifications of the Note; (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 the Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following eleviribed property located in

COOK

County, Illinois:

LOT 9 AND LOT 10 IN BLOCK 2 IN WORTHSHIRE, A SUBDIVISION OF PART OF THE NORTH 1/2 OF SECTION 19, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NOS. 24-19-201-005 24-19-201-004

11146 S OAK PARK AVE, WORTH, IL 60482 DE CLORES OFFICE

which has the address of

SOUTH OAK PARK AVENUE 11145

WORTH, IL 60482 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and 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 selsed 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.

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.

ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT MAR-1206 Page 1 of 5 (Rev. 5/91)

Form 3014 9/90

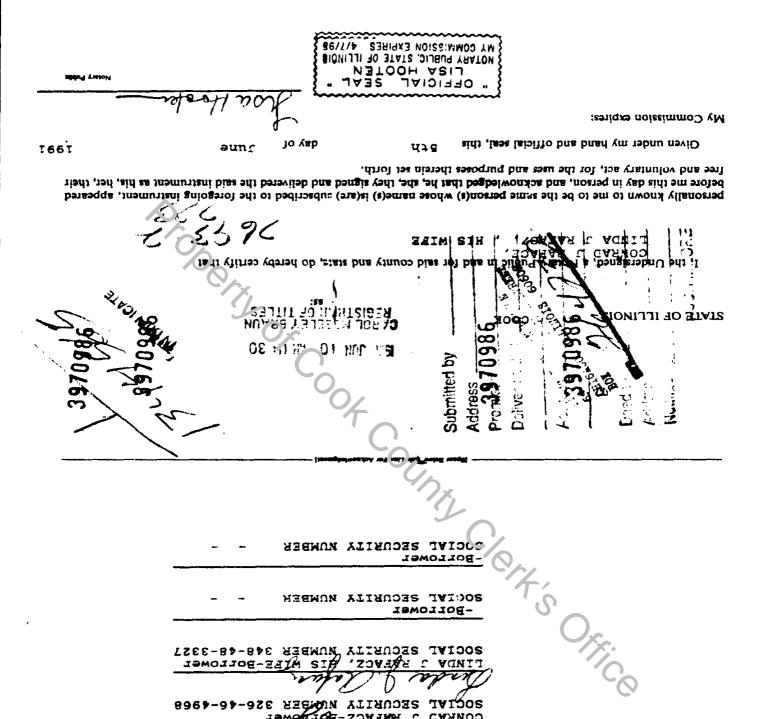
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BY SIGNING BELOW, Borrower and sgrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

:bedosts are attached: on the Checked: ON SIDERS STEELS

24. 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.