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DUPLICATE

PREPARED BY:
PATRICIA HAMB
CHICAGO, ILL.

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RECORD AND RETURN TO:
CITIBANK FEDERAL SAVINGS BANK
BOX 165

MORTGAGE

010057707

THIS MORTGAGE ("Security Instrument") is given on JULY 15, 19 91. The mortgagor is CHICAGO TITLE AND TRUST COMPANY, AS TRUSTEE UNDER

TRUST AGREEMENT DATED NOVEMBER 02, 1987 AND KNOWN AS TRUST NUMBER 1090733

("Borrower"). This Security Instrument is given to CITIBANK FEDERAL SAVINGS BANK, which is organized and existing under the laws of UNITED STATES OF AMERICA, and whose address is

1 SOUTH DEARBORN, CHICAGO, ILLINOIS 60603 ("Lender").

Borrower owes Lender the principal sum of THIRTY SEVEN THOUSAND FOUR HUNDRED AND 00/100

Dollars (U.S. \$ 37,400.00). 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 AUGUST 1, 2021. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced

by the Note, with interest, and all renewals, 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 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

LOT 10 IN FRANK A. MULHOLLAND'S RESUBDIVISION OF LOTS 37 TO 48, BOTH INCLUSIVE, IN BLOCK 2, IN MCLEAN'S SPRINGFIELD BOULEVARD

ADDITION, BEING A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP

38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

which has the address of 5625 SOUTH MOZART (Street)

CHICAGO (City) Illinois 60629 (Zip Code)

TOGETHER WITH all the improvements 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 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.

ILLINOIS - Single Family

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under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower

4. CHARGES, LENS. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the charges due under the Note.

of the payment of mortgage insurance premiums; third, to interest due; fourth, to principal due; and last, to any late under paragraph 2, and any sums payable by Borrower to Lender in accordance with the provisions of paragraph 8, in lieu paragraphs 1 and 2 shall be applied, first, to any prepayment charges due under the Note; second, to amounts payable

3. APPLICATION OF PAYMENTS. Unless applicable law provides otherwise, all payments received by Lender under law.

Lender's and Borrower's covenants and agreements under this paragraph 2 are subject to applicable state and federal law.

against the sums secured by this Security Instrument.

to the acquisition or sale of the Property, shall apply any funds held by Lender at the time of acquisition or sale as a credit sums secured by this Security Instrument. If, under paragraph 2, Lender shall acquire or sell the Property, Lender, prior

refund to Borrower any funds held by Lender. Such refund shall be made within 30 days of Borrower's payment of all Escrow Account was made. The Funds in the Escrow Account are pledged to Lender as additional security for all sums

secured by this Security Instrument. Upon payment in full of all sums secured by this Security Instrument, Lender shall the Escrow Account, showing credits and debits to the Escrow Account and the purpose for which each debit from the

Lender shall apply the Funds to pay the Escrow items when due. Lender shall give to Borrower an annual accounting of balance of Funds not to exceed 2 monthly escrow payments.

sufficient to pay Escrow items when due, Lender may require Borrower to maintain in the Escrow Account an additional analysis. In addition to the Funds estimated as described above, and to ensure that the Funds in the Escrow Account will be

each future Escrow item when due, Lender shall retain any such excess for Borrower within 30 days of the Escrow Account indicates that the Funds in the Escrow Account for each Escrow item exceed the amount Lender estimates is needed to pay

discretion, Borrower may repay any deficiency in no more than 12 monthly payments. If Lender's Escrow Account analysis after receipt of notice from Lender, Borrower fails to timely pay Lender the amount of the deficiency. At Lender's sole

Borrower in writing and may require Borrower to pay Lender the amount of the deficiency. Borrower shall be in default if, the Escrow Account for each Escrow item will not be sufficient to pay each Escrow item when due, Lender may notify

the amount of Funds needed in the Escrow Account. Lender and Borrower agree that Lender's estimate of each Escrow item at the time Lender analyzes the Escrow Account. Lender shall estimate the amount of Funds in

(iii) the time interval between disbursements of each Escrow item; and (iv) the amount of Funds in the Escrow Account for the anticipated disbursement dates for each Escrow item; (iii) reasonable estimates of expenditures of future Escrow items;

of Funds needed in the Escrow Account to pay future Escrow items when due, on the basis of: (i) current data, including each Escrow item; at its option Lender may analyze the Escrow Account more frequently. Lender shall estimate the amount

Lender shall annually analyze the Escrow Account to determine the adequacy of the monthly Funds being collected for the Funds.

provided by Lender in connection with this loan. Lender shall not be required to pay Borrower any interest or earnings on items, and Lender may require Borrower to pay a one-time charge to establish a real estate tax reporting service used or

Lender may charge Borrower for holding and applying the Funds, analyzing the Escrow Account and verifying the Escrow agency, institution, or entity (including Lender, if Lender is such an institution) or at any Federal Home Loan Bank.

The Funds shall be placed in an account ("Escrow Account") at an institution whose deposits are insured by a federal secured debt. The items described in (a) - (f) are called "Escrow items";

any similar items which are commonly paid by borrowers to lenders, whether now or in the future, in connection with a insurance premiums; (f) any; (e) one-twelfth of the yearly mortgage insurance premiums, if any; and (f) one-twelfth of

yearly leasehold payments or ground rents on the Property, if any; (d) one-twelfth of the yearly hazard or property each type of yearly taxes and assessments which may attain priority over this Security Instrument; (b) one-twelfth of the

Note, until the Note is paid in full, a sum ("Funds") equal to Lender's estimate, as described below, of: (a) one-twelfth of Note, until the Note is paid in full, a sum ("Funds") equal to Lender's estimate, as described below, of: (a) one-twelfth of

2. FUNDS FOR TAXES AND INSURANCE. Borrower shall pay to Lender on the day monthly payments are due under the Note.

of and interest on the debt evidenced by the Note and any prepayment and late charges due under the

1. PAYMENT OF PRINCIPAL AND INTEREST, PREPAYMENT AND LATE CHARGES. Borrower shall promptly pay when

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

limited variations by jurisdiction to conform security instrument covering real property. This Security instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with

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Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligations 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 (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 subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of giving of notice.

5. HAZARD OF PROPERTY 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, including floods or flooding, whether or not identified or existing at the time the loan is made. This insurance shall be maintained in the amounts and for the periods 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. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with Paragraph 7. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender 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.

Insurance proceeds shall be applied to restoration or repair of the Property damaged if, in Lender's sole determination, the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds 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 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. 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 21 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. OCCUPANCY, PRESERVATION, MAINTENANCE AND PROTECTION OF THE PROPERTY; BORROWER'S LOAN APPLICATION; LEASEHOLDS. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. PROTECTION OF LENDER'S RIGHTS IN THE PROPERTY. 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, for condemnation or forfeiture 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 paying fees for periodic inspections of the Property. In addition to these actions Lender may enter on the Property to make repairs, change locks, replace or board-up doors and windows, drain pipes, eliminate building code violations or dangerous conditions, turn utilities on or off, or undertake whatever else is necessary to protect the value of the Property and Lender's rights in the Property. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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Any amounts disbursed by Lender under the 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 requesting payment. In addition, subject to applicable law, Borrower agrees to pay Lender interest at the Note rate on all other sums secured by this Security Instrument which are due and unpaid.

8. MORTGAGE INSURANCE. 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 mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender 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.

10. CONDEMNATION. If a 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument, immediately before the taking, 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. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

11. BORROWER NOT RELEASED; FORFEITURE NOT A WAIVER. Extension of the time for payment or postponing the due date of the monthly payments referred to in paragraphs 1 and 2 or changing the amount of such payments, unless Lender and Borrower otherwise agree in writing, any application or proceeds to principal shall not extend or

to the sums secured by this Security Instrument, whether or not then due.

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normal residential uses and to maintenance of the Property. Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

20. HAZARDOUS SUBSTANCES. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to

will also contain any other information required by applicable law. Borrower will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice Borrower will give written notice of the change in accordance with paragraph 14 above and applicable law. The notice may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also instrument may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity

19. SALE OF NOTE; CHANGE OF LOAN SERVICER. The Note or a partial interest in the Note, together with this Security Instrument, may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also instrument may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity

However, this right to reinstate shall not apply in the case of acceleration under paragraph 17. This Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, 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 enforcing this Security Instrument, including but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower (a) applicable law may specify for reinstatement before sale of the Property pursuant to any power of sale contained in this

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 Security Instrument) or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower (a) Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower (a)

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 the 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. Lender may exercise any If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of

by federal law as of the date of this Security Instrument. sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited natural person) without Lender's prior written consent. Lender may, at its option, require immediate payment in full of all interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a 17. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. If all or any part of the Property or any

16. BORROWER'S COPY. Borrower shall be given one duplicate of the Note and of this Security Instrument. to be severable. effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared applicable law, and conflict shall not affect other provisions of this Security Instrument or the Note which can be given 15. SEVERABILITY. In the event that any provision or clause of this Security Instrument or the Note conflicts with

instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph. stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security designates by notice to Lender. Any notice to Lender shall be given by first class mail postage prepaid to Lender's address requires use of another method. The notice shall be directed to the Property Address or any other address Borrower private carrier or delivery method generally accepted in the locality where the Property is located, unless applicable law sending it by (i) first class mail postage prepaid, or (ii) prepaid overnight delivery service, or (iii) any similar common or

14. NOTICES. Any notice to Borrower provided for in this Security Instrument shall be given by personal delivery or by a partial prepayment without any prepayment charges under the Note. 13. 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

under the Note or by making a direct payment to Borrower. Lender may choose to make this refund by reducing the principal owed 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

under the Note or by making a direct payment to Borrower. Lender may choose to make this refund by reducing the principal owed 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

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As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosenes, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. 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 paragraph 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 21, including but not limited to, reasonable attorneys' fees and costs of title evidence.

22. RELEASE. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Subject to applicable law, Borrower shall pay a reasonable fee for the preparation of the release document and shall pay any recordation cost.

23. WAIVER OF HOMESTEAD. Borrower waives all right of homestead exemption in the Property.

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 as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon rider
- Other(s) (specify) _____
- Condominium Rider
- Planned Unit Development Rider
- 1-4 Family Rider
- Adjustable Rate Assumption Rider
- Fixed Rate Assumption Rider
- Second Home 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.

All riders is incorporated herein

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It is expressly understood and agreed by and between the parties hereto, anything herein to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against the Chicago Title and Trust Company, on account of this instrument or on account of any warranty, indemnity, representation, covenant, undertaking or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

IN WITNESS WHEREOF, Chicago Title and Trust Company, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Assistant Vice-President, and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, the day and year first above written.

L.T.# 1090733

CHICAGO TITLE AND TRUST COMPANY, As Trustee as aforesaid and not personally,
By [Signature] ASSISTANT VICE-PRESIDENT
Attest [Signature] ASSISTANT SECRETARY

Corporate Seal

STATE OF ILLINOIS, SS.
COUNTY OF COOK

I, the undersigned, a Notary Public in and for the County and State aforesaid, DO HEREBY CERTIFY that the above named Assistant Vice President and Assistant Secretary of the CHICAGO TITLE AND TRUST COMPANY, Grantor, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Assistant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that said Assistant Secretary, as custodian of the corporate seal of said Company, caused the corporate seal of said Company to be affixed to said instrument as said Assistant Secretary's own free and voluntary act and as the free and voluntary act of said Company for the uses and purposes therein set forth.



Given under my hand and Notarial Seal this 16 day of JUL 1991
[Signature]
Notary Public

NP8-1

Notary Public