("Lender").

6916866

LOAN NUMBER: 2682656

MOOR BILL INTTA CHERRY HILL, NJ 08002 **GAOFI CLIZITMODDANH 88** GE CONP M SU HH9 ĺΜ OT JIAN



[Space Above This Line For Recording Date]

MORTGAGE

JOSEPH M, MAUN AND PATRICIA J. MAUN A., ... zi 108#8310m adT - fQ 61 TILSS YILL THIS MORTGAGE ("Security Instrument") is given on

which is organized and existing under the laws of NEW JERSEY

Solution organized and existing under the laws of NERRY HILL, NEW JERSEY 08002

("Lend NEW JERSEY ("Borrower"). This Security Instrument is given to PHH US MORTOAGE CORPORATION

Bottower owes Lander the pulling and not one one on the control of the control of

County, Illinois: Borrower does hereby mortgage, grant ind convey to Lender the following described property located in performance of Borrower's coveriar is and agreements under this Security Instrument and the Note. For this purpose, evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanted under paragraph 7 to protect the security of this Security Instrument, and (c) the This Security Instrument secures to Lender: (a) the repayment of the debt this Security Instrumed ((") ote"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable 00.000 OCN \$.2.U) aratiod). This debt is evidenced by Borrower's note dated the same date as

HERETO AND MADE A PART HEREOF. BEING MORE PARTICULARLY DESCRIBED ACCORDING TO A LEGAL DESCRIPTION ATTACHED

BEING WORE COMMONIX KNOWN AS: 883 BROCKWODD, OLYMPIA FIELDS, ILLINOIS.

GENERAL THE SAME PREMISES CONVEYED TO THE MOLT. ACORS HEREIN BY DEED TO BE RECORDED SIMULTANEOUSLY HEREWITH; THIS BEING & SURCHASE MONEY MORTGAGE GIVEN TO SECURE THE PURCHASE PRICE OF THE ABOVE DISCRIBED PREMISES.

PREPARED BY:

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Section 13, Township 35 North, Range 13, East of the Third Differ of the Registrar of Titles of Cook County, Illinois, on June 20, 1955, as Socument Number 1602294. In Olympia Woods Second Addition, a Subdivision of part of the Southeast 1/4 of

OLYMPIA FIELDS

to at is the piece

which has the address of SS3 BROOKWOOD

12ip Codel 60461

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

("Property Address");

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. BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage,

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

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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.

2. Funds for Taxes and Insurance. Subject to applicable law or to 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") for:

(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property: (b) yearly leasehold payments or ground rents on the Property, if any: (c) yearly hazard or property insurance premiums: (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service and by Lender in connection with this loan, unless applicable law provides otherwise. 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. Borrower, and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without class 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 all sums secured by this Security

Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Every Items when due. Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, lender shall acquire or sell the Property, Lender, prior 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 against the sums

secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepaymen, charges due under the Note; second, to amounts payable under

paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, as estments, charges, fines and impositions attributable to the Property which may attain priority over this Security 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 owed payment. 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 lien 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 (c) secures from the holder of the lien an ignement 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 in missing the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the graing of notice.

5. Hazard or 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, including floods or flooding, for which Lender requires insurance. This insurance shall be maintain of in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Corrower 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.

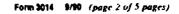
All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage chase. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and

Lender, Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to 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 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 I 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.





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

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Lie Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Matrument only to mortgage, grant and convey that Anstrument but does not execute the Note: (a) 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, forbest or make any accommedations with regard to the terms of this Security Instrument or the Note without that Borrower's forbest or make any accommedations with regard to the terms of this Security Instrument or the Note without that Borrower's

II. Borrower Not Released; Forbearance 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. Lender 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 demand made by the original borrower or Borrower's successors in interest. Any forbeatance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

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 I and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or

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 even 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 and 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) it fair market value of the Property immediately before the taking is less than the "market value of the Property in mediately before the taking of by the following fraction: which the fair market value of the Property in mediately before the taking is less than the "market value of the Property in mediately before the taking is less than the "market value of the Property in wediately before the taking is less than the "market value of the Property in the sums secured by this Security Instrument whether or no the sums are then due vides, the proceeds shall be applied to the sums secured by this Security Instrument whether or no the sums are then due to Property is abandoned by Borrower tails to respond to Lender within 30 days efer the notice to restile a claim for damages, Borrower tails to respond to Lender within 30 days efer the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or treater of the notice of the given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or treatine of the rotice of the taken and the proceeds. In the sum of the property of the proceeds and the proceeds of the taken of the proceeds.

and shall be paid to Lender.

10. Condemnation. The proceeds of any award or claim in damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for consequential of condemnation, are hereby assigned

9. 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.

and Lender or applicable law.

Security Instrument, Borrower and the premiums required to maintain the mortgage insurance in effect. If, for any season, the mortgage insurance cove, 28 required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to maintain the mortgage insurance cove, 28 required to the cost to be included in coverage insurance previously in effect, from an alternate mortgage insurance previously in effect, from an alternate mortgage insurance coverage is not available, Borrower shall pay to Lender approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender approved by Lender. If substantially equivalent mortgage insurance coverage insurance coverage insurance coverage insurance coverage insurance. Loss reserve payments may no longe, be required by an insurer approved by Lender again becomes available inconcurance. Loss reserve payments may no longe, be required by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance or to provide a loss reserve, until the requirement for mortgage insurance ends in effect, or to provide a loss reserve, until the requirement for mortgage insurance coverage.

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Any amounts discursed 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 requesting

(such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender's may do and paying reasonable shorneys' fees and entering on the Property to make repairs. Although Lender may take action under actions may include paying reasonable shorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph? Lender may take action under this paragraph? Lender may take action under the paragraph?

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

merger in writing.

Leaseholds. Bottowet shall occupy, establish, and use the Property; Bottower's Loan Application; Leaseholds.

Leaseholds. Bottowet shall occupy, establish, and use the Property as Bottower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Bottower'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 Bottower's control. Bottower shall not be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment security inferience of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment security inferest. Bottower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or security inferest or the Property or other material impairment of the lien created by this Security Instrument or Lender's security proceeding, but not limpait the loan application process, gave materially false or inaccurate in the Property or other material impairment of the lien created by this Security Instrument or Lender's security proceeding, but not limited to, representations concerning Bottower's occupancy of the Property as principal residence. If this Security Instrument is on a leasehold, Bortower shall comply with all the provisions of the lease or inaccurate approach and the action of the leasehold, Bortower shall comply with all the provisions of the lease to the ender a principal residence. If this Security Instrument is on a leasehold, Bortower shall comply with all the provisions of the lease to the cause and the lease to the security in the lease of the lease to the lease t

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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 limit; 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.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this and the provisions of this Security Instrument and the Note are declared to be severable.

16. Bor over's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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

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 30 rower 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 Re'as ate. 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 judg nent enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other coverar is or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable itrorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue inchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration ander paragraph 17.

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 Dorrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments are under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a rale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made.

The notice will also contain any other information required by applicable larv.

20. Hazardous Substances. Borrower shall not cause or permit the prefence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor all wanyone 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 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 Azardous 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 Fonerty is necessary.

Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law

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, kerosene, other flammable or toxic petrole im 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.

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Instrument without 23. Waive 24. Riders	charge to Borrower. Ber of Homestead. Borros to this Security Instru	all sums secured by this Security Instrume orrower shall pay any recordation costs, rower waives all right of homestead exer- ament. If one or more riders are execute and agreements of each such rider shall	aption in the Property. In the Property. In the Borrower and recorded together be incorporated into and shall amend
and supplement the	covenants and agreements	s of this Security Instrument as if the rider(s)	were a part of this Security Instrument.
[Check applicable	box(es)]		
	ible Rate Rider	Condominium Rider	I4 Family Rider
Gradua	ted Payment Rider	Planned Unit Development Rider	☐ Biweekly Payment Rider
☐ Balloon	Rider	Rate Improvement Rider	Second Home Rider
BY SIGNANO) [specify] BELOW, Borrower accexecuted by Borrower (epts and agrees to the terms and covenants and recorded with it.	contained in this Security Instrument
Williams.	O_{\triangle}	A. 16 6	
	DOM.	JOSEPH M. MAUN Social Security Number 34 Patricia & Ma	(Seal) -Borrower 2-46-3439 (Seal)
	0.0	PATRICIA 3. MAUN	-Borrower
Cira de	amantan	Social Security Number 34	3-44-0221 (Scal)
	<u> </u>	Social Security Number	-Borrower
Micke	le Maaco	7	(Seal)
		Soc al Security Number	-Borrower
		[Space Below This Like For Asknowledgment]	
STATE OF ILLIN	iois, cook	Cou	unty ss: COOK
On this, the subscriber, the under	e 25TH ersigned officer, persona	day of JULY 199 lly appeared JOSEPH M. MAUN AND PA	91 , before me, the ATRICIA J. MAUN らいいん
known to me (or sand acknowledged	atisfactorily proven) to that THEY exec	be the person(s) whose name ARE stated the same for the purposes herein coal	subscribed to the within instrument to ined.
and acknowledged	that THEY exec		
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and acknowledged	SWHEREOF, I hereunt pires: BEAL MALL ATE OF ILLINORS	to set my hand and official seal.	
IN WITNESS My Commission ex	SWHEREOF, I hereunt pires: BEAL HALL ATE OF ILLINORS SEPT 19,1994	to set my hand and official seal.	De Constitution