PREPARED BY AND MAIL TO:

LOAN # 1724959

MIDWEST MORTGAGE SERVICES, INC. 1901 SOUTH MEYERS ROAD, SUITE 300 OAKBROOK TERRACE, IL 60181

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on

MARCH 27th, 1992

. The mortgagor is

JOHN R. NICHOLAS CLAUDIA H. NICHOLAS, HIS WIFE, JOINT TENANTS

("Borrower"). This Security Instrument is given to FIRST CHICAGO BANK OF OAK PARK

which is organized and existing under the laws of

THE STATE OF ILLINOIS

and whose

address is 1048 WEST LAKE STREET

OAK PARK, IL 60301

("Lander"), Borrower owes Lender the principal sum of

NINETY EIGHT THOUSAND SEVEN HUNDRED & 00/100

98,700.00 Dollars (U.S. \$

This debt is evidenced by Borrower's note dated the same date as this Security Instancent ("Note"), which provides for monthly APRIL 1, 2022 payments, with the full debt, if not paid earlier, due and payable on 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 par graph 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 the cared property located in TAX ID #: 07-20-317-0000 VOLUME NO: 187 County, Illinois: LOT 197 IN WEATHERSFIELD UNIT TWO, A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 20 TOWNSHIP 41 NORTH RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEPEOF RECOPDED JULY 6, 1959 AS DOCUMENT 17587718, IN COOK COUNTY, ILLINOIS.

which has the address of 1831 WARWICK LANE

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

[Street, City].

Illinois

60193

("Property Address");

(Zip Code)

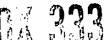
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Form 3014 9:90 Amended 5/91

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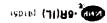
VMP MOREGAGE FORMS: (333)203-6300-(800)523-7294





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of the actions set forth above within 40 days of the giving of notice.

Borrower shall promptly discharge any tien 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 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 determines that an otice identifying the lien. Borrower shall satisfy the lien or take one or more

4. CHAIRES, TREES, FORTOWER SIGN (43) an taxes, assessments, transpers, and impositions and indicators are manuer, borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If porrower makes these payment, directly, borrower shall promptly furnish to Lender receipts evidencing the payments.

third, to interest due; fourth, to principal due; and last, to any late charges, fines and impositions attributable to the Property 4, Chargest Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property

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 prepayment charges due under the Note; second, to amounts payable under paragraph 2; 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;

Upon payment in full of all sums secured by this Security Instrument, Lender shall property, refund to Borrower any Funds held by Lender, If, under paragraph 21, Lender shall acquire or sell the Property, Lender, root 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 egginst the sums secured by this

not sufficient to pay the Escrow Items when due, Lender may so noutly Borrewer a 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.

made. The Funds are pledged as additional security for all sums secure. 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

The Funds shall be held in an institution) of it, any Federal Home Loan Bank. Lender ahall apply the Funds to pay the Escrow Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verilying the Escrow terms, unless Lender pays Borrower and rest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one aim of farge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable for an independent real estate tax reporting service used by requires for may require Borrower applicable. In Sorrower and interest to 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 and accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was

otherwise in accordance with applicable law.

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly laxes 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; 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 dome sire called "Escrow Heins." Lender may, at any order collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related amount. If so, Lender may, at any order collect and hold Funds in an amount not to exceed the lesser amount. It so, Lender may, at any inne, collect and hold Funds in an amount not to exceed the lesser amount. It so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Of Europe for the feature of capenditures of future Escrow lients of estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow lients of estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow lients of estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow lients or

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

UNIFORM COVENAUTS. Borrower and Lender covenant and late Charges. Borrower shall promptly pay when due the

variations by jurisdiction to constitute a uniform security instrument covering real property.

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

All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and

TOGETHER WITH all the improvements now or decedier erected on the property, and all easements, appurenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument.

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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.

- 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
- 10. 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 heir 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 tollowing 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 shial 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 observe agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security it strument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Forrower fails to respond to Lender within 30 days after the date the nonce is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property of to the sums secured by this Security Instrument, whether or not the idue.

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 such payments.

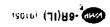
- 11. Borrower Not Released; Forbearance By Leider Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Listragiant granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remady shall not be a waiver of or preclude the exercise of any
- 12. Successors and Assigns Bound; Joint and Several Limbility; Configures. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of cender and Borrower, subject to the provisions of paragraph 17. Burrower's covenants and agreements shall be joint and several, Any Borrower who co signs this Security Instrument 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, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 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 by connection with the loan exceed the permitted firmts, 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 ratioded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a nizet 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 end the provisions of this Security Instrument and the Note are declared to be severable.

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Insurument, 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, from an alternate mortgage 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 each month a sum equal to one-twelfth of the yearly mortgage insurance coverage is not available, Borrower when the insurance coverage lapsed or ceased to one-twelfth of the yearly mortgage insurance promium 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

Any amounts disbursed by Lender under this paragraph 7 shall become additional dobt of Borrower secured by this Security disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security

anomeys' tees and entering on the Property to make reparts. Although Lender may take action under mas paragraph 7, Lender does not have to do so. Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenints 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 bankruptey, 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, Leader may do and pay paying any sums secured by a free which has priority over this Security Instrument, appearing in rount, paying reasonable paying any sums secured by a free which has priority over this Security Instrument, appearing in rount, paying reasonable automeys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph?, Lender automicys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph?, Lender

not merge unless Lender agrees to the merger in writing.

7 Protection of Lander's Biabts in the Property | H Borrower fails to rectorin the sewium's and a

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 uncusionably withhield, or unless extensionably withhield, or unless extensionably witherlied, or unless extensionably withhield, or unless extensionably within the Property. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waster at the Property. Borrower shall be in default if any forteiture action or proceeding, whether civil or criminal, is begun that in Londer's good faith judgment could result in forteiture of the Property or other materially unpair the lien created by this Security Instrument or Lender's security interest, Borrower may cure such a beginn detail in paragraph 18, by causing the borrower shall also be in detailt if Borrower in the lien created by this Security Instrument or Lender's good faith determination, precludes forfeiture of the biarrower shall also be in detailt if Borrower, during the loan explication process, gave materially talse or insecurate information or exact and incorpate and information) in connection with the loan evidenced by the Metallication process, gave materially the lease information or incorpations of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower 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, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the lease.

prior to the acquisition.
6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.

Unless Lender and Porrower otherwise agree in writing, any application of proceeds to principal shall not extend or pospone the 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 is acquired to the acquisition soall pass to Lender to the extent of the sums secured by this Security Instrument immediately Property prior to the acquisition soall pass to Lender to the extent of the sums secured by this Security Instrument immediately

by this Security instrument, whether or not then due. The 30-day period will begin when the notice is given.

Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is conomically feasible and Lender's security is not lessened. If the restoration or security materials or Lender's 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 earlier 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.

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

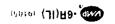
All maurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices, in the event of loss,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

coverage to protect Lender's rights in the Property in accordance with paragraph 7.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insurance. Borrower shall be maintained coverage," and any other hazards, including floods or flooding, for which Lender requires insurance. 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

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23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. without charge to Borrower, Borrower shall pay any recordation costs.

22. Release. Thou payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. finited to, reasonable attorneys' fees and costs of title evidence.

sontid be entitled to collect all expenses incurred in pursuing the remedies presided in this paragraph 21, including, but not reducity limitation of the foreign and proceeding the security instrument year demander of the control of the c date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this of a default or any other defense of Horrower to acceleration and foreclosure. If the default is not cured on or before the sometries of the entering of the more partial and the masse of the partial of the something hy this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform hard failure to cure the default on or before the date specified in the notice may result in acceleration of the europe secured a date, not less than 30 days from the date the notice is given to Borrover, by which the detan, must be cured; and (d) applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action [equired to cure the default; (c) esolnu VI ilgergereg robnu koikafoode of roirg fon tud) instrument ylinuood eigt ai tagmoorge to ineasood yns

12. Acceleration; Remedies, Lender shall give notice to Borrower prior to acceleration; Borrower's breach of NON-UNIFORM COVENATS. Borrower and Lender further covenant and agree as follows:

to health, safety or environmental protection:

this paragraph 20, "Environmental Law" means tederal laws and have of the junt found that the Property is because the paragraph 20, "Environmental Law inches the same tender that tellan pesticides and herbicides, volatile solvenes, materials continuing asbestos (Chemideleyde, and radioactive materials As used in brevioumental Law and the following substances; pasoline, kerosene, after thanmable or toxic petroleum products, toxic As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by

necessary remedial actions in accordance with Environmental Law

temoral or other remediation of any Hazardous Substance after the Property is necessary. Borrower shall promptly take all of which Borrower has actual knowledge. If Borrower Jeans as notified by any povernmental or repulators authority, that any povernmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Case Borrower shall promptly give lender writer nonce of any unvestigation, claim, demand, lawson or other action by any

and to maintenance of the Property.

Property of small quantities of Hazardons Substances that are generally recognized to be appropriate to normal residential uses that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Hazardous Substances on or in the Property. By Tower shall not do, not allow anyone else to do, anything affecting the Property 20. Hazardous Substances. Borronco shall not cause or permit the presence, use, disposal, storage, or release of any

information required by applicable law:

address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other precuration notice of the change in accordance with paracraph 14 above and applicable law. The notice will state the name and more changes of the Loan Service unrelated to a late of the Note. If there is a change of the Loan Servicer, Borrower will be as the "Loan Servicet") that collects monthly payments due under the Note and this Security Instrument. There also may be one or hetrament) may be soid one it more times without prior notice to Borrower. A sale may result in a change in the criticy chrown

19, Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Λ . Observations under f set $Q(g) = \Lambda$

bereby shall armon in the effective as it no acceleration had occurred. However, this right to remediate shall not apply in the case of Instrument shalf Commune unchanged. Upon regulationent by Borrower, this Security Instrument and the obligations security Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security not hinded to, reasonable attorneys' fees; and che takes such action as Lender may reasonable require to assure that the field of the default of any other coverants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; the cures any the robins are that better of a judgment enforcing this Security fractionical. Those conditions are that Borrower (a) pays Lender all applicable taw may specify for reinstatements before sale of the Property pursuant to any power of sale contained in this Security enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as

18. Borrower's Right to Reinstate. H Borrower meets certain conditions. Borrower shall have the right to base by this Security Instrument without further notice or demand on Borrower.

Instrument. If Borrower fails to pay these sums prior to the expiration of this period, denote incode any termedias permitted O days from the date the notice is delivered or mailed within which Borrower must pay sum secured by this Security If Lander exercises this option, Lander shall give Borrower notice of acceleration. The notice shall provide a period of not less

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histriment. However, this option shall not be evercised by Lender if exercise is prohibited by federal lan as of the date of this Londer's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without 17. Transfer of the Property or a Beneficial Interest in Borrower. It all or any part of the Property or any nuclest in it is

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

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	24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the coverants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of tolk 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 V.A. Rider	Condon Planned Rate Im	r the rider(s) were a part unitum Rider Unit Development Rider provement Rider [specify]	1-4 Family R	ider ment Rider
	BY SIGNING BELOW, Borrower and witnesses:	Mayel	in) and covenants contained in this Security Instrument and in		
イーンで			CLAUDIA H. N		(Scal) Horrower
	(Seal) Borrower Borrower				
		111	Coun	ity ss:	
	1. M. Hadran	o Acres (a	Notary Public in and for	said county and state do	hereby certify that
	personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that signed and delivered the said instrument as free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this day of the same person(s) whose name(s) and acknowledged that the signed and delivered the said instrument as the s				
			MC. My	"OFFICIAL SLAU" PATRICIA DAVIS INV Public, State of HI Commission Day 228-27	18/95

OAKBROOK TERRACE, IL 60181