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Answers - One Out of Many

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**RETURN TO: CHAC MORTGAGE CORPORATION OF IL
9501 W. 144TH PLACE
ORLAND PARK, IL 60462**

Space Above This Line For Recording Data

MORTGAGE

LOAN # 4-003475-11

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 21, 1994.

DANIEL E. WOLINSKI, BUREAU TO DERNADETTE T. WOLINSKI

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AMAC MORTGAGE CORPORATION, DEPT. 1, RECORDING is placed at this

SEVENTY-FIVE THOUSAND AND 00/100 DOLLARS),orrower being Under the principal sum of

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 **DECEMBER 01, 2024**. 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**, **ILLINOIS**, **60606**, **Cook** County, Illinois:

UNIT B IN BUILDING 10 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN VILLAGE SQUARE OF ORLAND CONDOMINIUMS, UNIT 10, PHASE 1, AS DELINEATED AND DIVINED IN THE DECLARATION RECORDED AS DOCUMENT NO. 27182451, AS AMENDED, OF SECTION 15, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Приложение к приказу министра труда и социальной политики Российской Федерации от 15 марта 2000 г. № 155 «О внесении изменений в Правила по охране труда в строительстве и на промышленных предприятиях»

PIN N22-15-301-026-1066 Date received by FBI Laboratory 04009719

Ідея створення відповідної системи зберігання та обробки
вимірювань, які виконуються в процесі вимірювання, заснована на використанні

ILLINOIS Single Family FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014-0090 (Rev. 9-1-94) (94-2559 Rev. 10-26-94) 12-100-1066

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• FORM FIVE B READING AND WRITING EXERCISES IN ENGLISH

[Signature]

10. The following table shows the number of hours worked by each employee in a company.

For more information about the study, please contact Dr. Michael J. Hwang at (319) 356-4530 or via email at mhwang@uiowa.edu.

Borrower will furnish a copy of the mortgage or any other documents necessary to effect a transfer of title to Lender(s) (c) contains in good faith the following to the payment of the obligation executed by the Lien in a manner acceptable to Lender(s) (d) agrees in writing to the payment of the obligation executed by the Lien in a manner acceptable to Lender(s) (e) contains in good faith the following statement:

if Borrower uses a different attorney, Borrower shall promptly furnish to Lender records reflecting the collection of amounts due under this promissory note.

d. Charges, leases, Borrower shall pay all taxes, assessments, charges, fees and impositions arising out of the property which may accrue over the instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the number provided in paragraph 2, or if not paid in full number, Borrower shall pay them on time directly

paragraphe 2; third, to incur a debt; fourth, to principal due; and last, to my late charges due under his notes, according to amounts payable under

3. Application of Payment. Unless applicable law provides otherwise, all payments are received by Lender under this security interest.

Upon payment in full or in parts secured by this Security instrument, Lender and upon payment in full or in parts secured by this Security instrument, Lender shall release or cancel the security interest held by Lender in the property described in the security agreement.

twelve monthly payments, in Leander's sole discretion.

debts to the Funda were paid off, the Funda was unable, like Fundas with similar situations, to get rid of its debts.

Upon presentation of my regularities letter to be paid, Landor will not be entitled to pay Borrows any interest or surcharges on his Funda.

eventually the Electron Leader, like his Doctoral predecessor, will be appointed to a professorial chair at a university.

The Funds will be held in an account within which all contributions will be deposited and held until the time of distribution.

1974 in unincorporated portions of Anne Arundel County, Maryland, 12 U.S.R., Section 2, Section 2001 et seq.; 7, Ruler; 1/4, unincorporated portions of Anne Arundel County, Maryland, 12 U.S.R., Section 2, Section 2001 et seq.; 7, Ruler;

the provost's office, Aug. 8, in lieu of the paymaster of Watergate Insurage Preemiums, these letters are entitled "Watergate letters."

and associations which may ultimately produce a steady increase in value over time.

principal of said interest on the debt evidenced by this Note and my principal and joint charge due under this Note.

UNIFORM COVBNANTS, BOTTWER AND LEADGE COVENANT WILL BE AS FOLLOWS:

THIS SECURITY IS SUBJECT TO A CONTRACTUAL RECALL AGREEMENT COVERING CERTAIN COVERS WHICH WILL EXPIRE

Grant and convey the Property and all the Property is unencumbered, except for encumbrances of record. Seller will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. Seller will indemnify Buyer against all costs and expenses of defending the title to the Property.

BORROWER COVENANTS that Borrower is lawfully entitled to the entire leasehold interest in the right to mortgage.

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LOAN NO. 4-003478-11

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 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.

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 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 enacting 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 entering on the Property to make repairs. Although Lender may take action under this 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 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.

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

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LOAN NO. 4-005475-11

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 Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. 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 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 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 unchanged. 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 under 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 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 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, 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 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 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.

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 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 without charge to Borrower. Borrower shall pay any recordation costs.

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Form 301A/8/80

AMACM - CMS.0012.II
My Commutation Expiration 8/18/05
Page 0010

FOR CHICAGO MORTGAGE CORPORATION OR SA
ORLAND PARK IL 60462

NOTARY PUBLIC, STATE OF ILLINOIS
CHICAGO COUNTY PLATTE PLATE

Given under my hand and official seal, this TWENTY FIRST day of NOVEMBER 1994

My Commutation Expiration 5/19/05

delivered the said instrument in the free and voluntary act, for the uses and purposes herein set forth,
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they
personally know to me to be the same persons(s) whose names
DANIEL E. WOLINSKI TO BERNARDINE T. WOLINSKI

"Notary Public in and for said county and who do hereby certify that

County of DuPage

Borrower

(Seal)

SOLICIT FOR THE PURPOSES OF MAINTAINING
HOMESTEAD TENURE (Seal)
BERNARDINE T. WOLINSKI - SIGNING
DANIEL E. WOLINSKI AND WILHELM WOLINSKI (Seal)

Borrower

(Seal)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and
in any rider(s) executed by Borrower and recorded with it.
Witness:

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Other(s) [Specify] |
| <input type="checkbox"/> balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> V.A. Rider |
| <input type="checkbox"/> Blended Payment Rider | <input type="checkbox"/> Second Trustee Rider | <input type="checkbox"/> Ballloon Rider |
| <input type="checkbox"/> Family Rider | <input type="checkbox"/> Rate Improvement Rider | <input type="checkbox"/> Grandfathered Payment Rider |

24. Riders to this Security Instrument, if one or more riders are executed by Borrower and recorded together with this
Security Instrument and its covenants of this Security Instrument as if the rider(s) were a part of this Security Instrument,
the coverage and obligations of each such rider shall be incorporated into and shall amend and supplement
this Security Instrument, an agreement of each such rider to the contrary notwithstanding.

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самоизменение биологических систем базируется на принципах, которые определяют не только структуру, но и функции самой системы.

ADJUSTABLE RATE RIDER LOAN NO. 4-008475-11

(1 Year Treasury Index - Ryo Caps - Fixed Rate Conversion Option)

THIS ADJUSTABLE RATE RIDER is made this TWENTY FIRST day of NOVEMBER, 1994, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to First American Home Savings Bank, 1000 Main Street, Suite 1000, Salt Lake City, Utah 84101.

Depository Agent: The Comptroller of the Currency, National Bank Division, One Park Avenue, New York, NY 10016-3200, Attention: Deposit Insurance Fund, telephone (212) 264-1600, fax (212) 264-1601, e-mail: diserv@fdic.gov (the "Lender") of the same date and covering the property described in the Security Instrument and located at 1000 University Street, Seattle, WA 98101, telephone (206) 467-3500, fax (206) 467-3501, e-mail: diserv@fdic.gov.

9327 BRADFORD ORLAND PARK IL 60462

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY. THE NOTE ALSO CONTAINS THE OPTION TO CONVERT THE ADJUSTABLE RATE TO A FIXED RATE.

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

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES. The Note provides for monthly payment changes.

The Note provides for an initial interest rate of 7.700%, The Note provides for changes in the adjustable interest rate and the monthly payments, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Rates in Mean Emissions

10. The adjustable interest rate I will pay may change on the first day of DECEMBER 1997, and on that day every 12th month thereafter. Each date on which my adjustable interest rate could change is called a "Change Date." *(Handwritten note: 10/1/97)*

(B) The Index — The index is located at the end of the book.

Beginning with the first Change Date, my adjustable interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." In event of the unavailability of the above method of determining the Index, if the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice; within ten days of giving such notice but not earlier

TWO AND 75/100 percentage points (2.750 %) to the Current Index. The Note Holder will then round the result of this addition up to the nearest one-eighth of one

MULTISTATE CONVERTIBLE ADJUSTABLE RATE RIDER - Single Family - 1 Year Treasury Index Form 3110 Modified 6/94
CBM 0124 R1Q3/1ARM (940601)

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(continued)

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Form 3110 Model 0/04

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not greater than \$203,150.00, 30-year Fixed rate mortgagors covered by applicable 60-day mandatory deferral in of a date and due or day specified by the Note Holder for (i) if the original loan of principal of this Note is held new, fixed interest rate will be equal to the Federal National Mortgage Association's required rate yield

(B) Calculation of Fixed Rate

must sign and file the Note Holder my my documents the Note Holder requires to effect the conversion. Payment due under the Note during the twelve month period to the Conversion Date and (v) payment the Note or the Security Instrument (iii) must not have been more than 30 days late on my monthly (ii) must give the Note Holder notice that want to do so; (ii) on the Conversion Date, I must not be in default of the Conversion Option, I must first meet certain conditions, those conditions are due

Conversion, each due on which my adjustable interest rate converts to the new fixed rate is called the payment of the first scheduled monthly payment on the date of the first scheduled monthly conversion can only take place on the date(s) specified by the Note Holder during the period beginning

from the date of the Note holder's option to convert the Note to pay by this Note below. To do so, The "Conversion Option" is my option to convert the Note to pay by this Note

I have a Conversion Option due can exercise unless I am in default of this Section (A) will not permit me

(A) Option to Convert to Fixed Rate

5. FIXED INTEREST RATE CONVERSION OPTION

The Note provides for the Borrower's option to convert from an adjustable interest rate with interest rate limits to a fixed interest rate, as follows:

B. FIXED INTEREST RATE OPTION

This Note regarding the Note, is my option to convert the Note into a permanent with my monthly payment by law to be given the last day of the month following number of a person who will incur any expense incurred by my monthly payment before the effective date of any change. The Note will include interest rate amount of my monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

Any new interest rate will become effective on each Change Date, I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(E) Effective Date of Changes

Interest rate will never be greater than 3.700 %, which is called the "Maximum Rate". My on any single Change Date by more than .000 from the rate of interest I have been paying for the preceding 12 months. My or less than .5.700 %, the current, my adjustable interest rate will never be increased or decreased on less than .9.700 %, unless it is paid at the first Change Date will not be greater than .9.700 %

(D) Limits on Interest Rate Changes

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date of my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

new interest rate until the next Change Date. Subject to the limits stated in Section 4(D) below, this rounded amount will be my percentage points (0.125%).

Subject to the limits stated in Section 4(D) below, this rounded amount will be my percentage points (0.125%).

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dated 01/01/

Form 3110 Modified 8/04

percentage point (0.125%), or (ii) if the original amount of principal of this Note is greater than \$203,150.00, 30-year fixed rate mortgages covered by applicable 60-day mandatory delivery commitments, plus seven-eighths of one percentage point (0.875%), rounded up to the nearest one-eighth of one percentage point (0.125%). If this required net yield cannot be determined because the applicable commitments are not available, the Note Holder will determine my interest rate by using comparable information. My new rate calculated under this Section 5(B) will not be greater than the Maximum Rate stated in Section 4(D) above.

(C) New Payment Amount and Effective Date

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the Maturity Date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the Maturity Date.

C. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

1. Until Borrower exercises the Conversion Option under the conditions stated in Section B of this Adjustable Rate Rider, Uniform Covenant 17 of the Security Instrument is amended to read as follows:

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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

2. If Borrower exercises the Conversion Option under the conditions stated in Section B of this Adjustable Rate Rider, the amendment to Uniform Covenant 17 of the Security Instrument contained in Section C 1 above shall then cease to be in effect, and the provisions of Uniform Covenant 17 of the Security Instrument shall instead be in effect, as follows:

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.

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ON/OFF CIRCUIT BREAKER

WATER VALVE

MAIN BREAKER

LOAN # 4-005475-11

CONDOMINIUM RIDER

Version 04/01/2002

THIS CONDOMINIUM RIDER is made this **TWENTY FIRST** day of **NOVEMBER**, **1994**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to **GMAC MORTGAGE CORPORATION OF PA** (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

9327 BRADFORD

BURLEIGH & BOYNTON

ORLAND PARK

IL 60462

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as **VILLAGE SQUARE** maintained by **VILLAGE SQUARE CONDOMINIUM OWNERSHIP TRUST**.

VILLAGE SQUARE

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

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

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

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

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and
(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

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