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1. Lender and Borrower shall 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 15th day of each month the sum due under the Note until the Note is paid in full, a sum ("Funds") for (a) yearly taxes and assessments which may affect priority over the Security Instrument as a lien on the Property, (b) yearly household payments or ground rents on the Property, (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any, (e) yearly mortgage insurance premiums, if any, and (f) any other sums payable by Borrower to Lender, in accordance with the provisions of paragraph 3, in full or the payment of mortgage insurance premiums. These sums are called "Escrow Items." Lender may, at any time, subject and hold Funds in an amount not to exceed the maximum amount a lender for federally related mortgage loans 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. Section 2601 et seq. (RESPA), or any other 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 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 insurability, or entity including (but not limited to) a trust or such an institution or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items and may not charge therefor 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 service used by Lender in connection with the Funds, unless applicable law prohibits otherwise. Unless an agreement is made or applicable law requires interest to be paid, interest 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 charge, an annual accounting of the Funds, showing credits and debits to the Funds and, for purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by the 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 Escrow Items when due, Lender may 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 the Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 2, Lender shall require 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 lien against the sums secured by the 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 3, 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, assessments, charges, fees, and expenses attributable to the Property which may attach priority over the Security Instrument, and household 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 the 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) consents in good faith to 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 the Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attach priority over the Security Instrument, Lender may give Borrower a notice satisfying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving 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 "standard coverage" and any other hazards, including floods or flooding, to which the Lender requires insurance. The 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 insure the improvements on the Property in accordance with paragraph 7.

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Notwithstanding to the extent that the acceptance by Lender and Borrower of this standard mortgage instrument shall be subject to the provisions of the Uniform Real Property Law, Lender required Borrower shall promptly give to Lender all documents, instruments and records in the event of loss (Borrower shall give priority notice to the insurance carrier and Lender) may make proof of loss and make payment by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to reimburse or repair of the Property damaged if the reimbursement is not reasonably feasible and Lender's security is not impaired. If the reimbursement is not reasonably feasible or if Lender's security would be impaired, the insurance proceeds shall be applied to the debt secured by the Security Instrument, whether or not such debt with any second party to Borrower. If Borrower abandons the Property or does not make effort to pay a claim within 60 days of the date that the insurance carrier has offered to settle a claim, then Lender may invoke the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay any debt secured by the Security Instrument, whether or not that debt is a first lien, and begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any right of action of procedure to preserve that not subject to payment of the due date of the monthly payments referred to in paragraph 1 and 2 to change the amount of the payments if Lender possession of the Property is acquired by Lender. Borrower's right to any insurance proceeds and proceeds resulting from damages to the Property shall be the superior right over all other claims in the event of the same secured by the Security Instrument immediately prior to the damages.

6. Occupancy, Preservation, Maintenance and Protection of the Property, Borrower's Loan Application, Lender's Lien, Borrower's Right to Occupy, and Use of the Property. Borrower shall occupy, preserve, maintain and use the Property as Borrower's principal residence within sixty days after the execution of the 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 in cases extraordinary circumstances and when are required Borrower's consent. Borrower shall not demolish, damage or invade the Property, cause the Property to deteriorate or commit waste in the Property. Borrower shall be in default if any tortfeasor action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment causes or will cause interference with the quiet enjoyment of the Property or otherwise adversely affect the Security Instrument or Lender's security interest. Borrower may incur such a default and liability as provided in paragraph 14 by allowing the action to proceed to be determined with a finding that in Lender's good faith determination, prejudice to Lender's interest in the Property or other material impairment of the lien created by the 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 the Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower occupies the site in the Property, the lessor and the fee title shall not merge unless Lender agrees in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in the Security Instrument or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as proceeding in bankruptcy, partition, foreclosure or otherwise or to enforce laws or regulations), the Lender may and pay for expenses necessary to protect the value of the Property and Lender's rights in the Property. Lender's action, suit, or suit (paying any sums secured by a lien which has priority over the Security Instrument, appearing in court (paying) reasonable attorney fees and ordering in 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 and shall be due by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the 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 issuing the loan secured by the 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 coverage 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 month of the policy mortgage insurance premium (as provided by Borrower) from the insurance coverage required or ceases to be in effect. Lender will accept and not return these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may not change the requirements, at the option of Lender, if mortgage insurance coverage on 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 and the requirement for mortgage insurance shall be in accordance with any of the agreements between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspection of the Property. Lender shall give Borrower notice of the time of entry by an inspection specifically reasonable cause to the inspection.

10. Condemnation. If the property is a parcel or parcel for damages (and if compensation in connection with any condemnation is not being made by any part of the Property or by compensation in lieu of condemnation and hereby assigned with this fee paid to Lender.

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...of the sale of the Property, the proceeds shall be applied in the same order by the Security Instrument as provided in the Security Instrument. 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 the Security Instrument, the sums secured by the Security Instrument shall be paid to the Borrower or the Successors in Interest of the Borrower immediately before the taking. Any Lender shall be authorized 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 Lender and Borrower otherwise agree in writing, to apply the proceeds of the sale of the Property to the sums secured by the Security Instrument in the order set forth herein.

Lender hereby authorizes and agrees that Lender shall be authorized to make an award of sums secured by the Security Instrument to the Successors in Interest of the Borrower within 30 days after the date the notice is given. Lender is authorized to make an award of the proceeds of the sale of the Property or to the sums secured by the Security Instrument in the order set forth herein.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone due date of the monthly payments referred to in paragraph 11 and 2 in charge the amount of such payments.

11. Borrower Not Released, Performance By Lender Not A Waiver. Extension of the time for payment or modification of acceleration of the sums secured by the Security Instrument granted by Lender to any Successors 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 Successors in Interest or refuse to extend time for payment or otherwise modify acceleration of the sums secured by the Security Instrument or by reason of any demand made by the original Borrower or Borrower's Successors in Interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of the 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 assigns the 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 the Security Instrument, (b) is not personally obligated to pay the sums secured by the Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, borrow or make any accommodations with regard to the sums of the Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by the 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, (b) the amount of any charge collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make the refund by deducting the principal owed under the Note (i) by making a direct payment to Borrower, if a refund reduces the principal owed, or (ii) by treating it as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notices to Borrower provided for in the Security Instrument shall be given by delivering it or by mailing it by first class mail to the address specified in the Security Instrument. The Notice shall be mailed to the Property Address or any other address which may be designated by Lender. Any notice to Lender shall be given by first class mail to Lender's address stated in the Security Instrument. Lender may designate by notice to Borrower. Any notice provided for in the 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 law shall not affect the 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 intended to be severable.

16. Borrower's Copy. Borrower shall be given a confirmed 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 sold or otherwise transferred, a transfer of the Property or any interest in it shall not constitute a release of the sums secured by the Security Instrument. Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, Lender shall not be required by Lender if exercise is prohibited by federal law as of the date of the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If that period expires, the sums secured by the Security Instrument shall be immediately due and payable by the signature of the party. Lender may exercise any remedies permitted by the Security Instrument against the Property or the Note or the Borrower.

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STATE OF Ill. Adm. Code
1955
COUNTY OF Cook
SUBJ: [illegible]



THE UNDERSIGNED

JAMES G. SANGHVI AND MARGARET SANGHVI
do hereby certify that the above and foregoing is a true and correct copy of the original instrument as the same appears to me to be the same person(s) whose name(s) appears hereon and acknowledged full, free and voluntary act for the use and purposes herein set forth
appeared before me this 10 day of July 1955
GIVEN UNDER MY HAND AND OFFICIAL SEAL THIS 10 day of July 1955
My Commissioner expires



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17. 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 never 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, or 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 17, including, but not limited to, reasonable attorneys' fees and costs of this estate.

18. Release. Upon payment of all sums secured by the Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

19. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any hazardous substances on or at 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 private agency or private party involving the Property and any hazardous substances or Environmental Law of which the Borrower has actual knowledge. If Borrower learns, or is advised by any governmental or regulatory authority, that any removal or other actions in accordance with Environmental Law are 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, insecticides, solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in paragraph 20, "Environmental Law" means federal, state and local laws and regulations of the jurisdiction in which the Property is located that relate to health, safety or environmental protection.

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 never 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, or 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 this estate.

22. Release. Upon payment of all sums secured by the Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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28. **Wife in the Security Instrument** of this instrument is hereby notified that she will be bound by the provisions of this instrument, including the covenants and obligations hereunder, whether or not she is a party thereto, and she hereby agrees to be bound by the provisions and obligations of this instrument, including the covenants and obligations hereunder, whether or not she is a party thereto.

Adjusted Principal	Unpaid Principal	Interest
Overhead Payment Number	Unpaid Overhead Payment Number	Unpaid Interest Number
Business Number	State or Government Number	Unpaid Business Number
VA Number	Other(s) (Specify)	

BY SIGNING BELOW, Borrower(s) accept and agree to the terms and conditions contained in this Security Instrument and the Note(s) attached by reference and recorded with it.

Witness:

[Signature] *[Signature]*

MARIANITA BAJOVAL
 State of Illinois, County of Cook

[Signature] *[Signature]*

JOSE L. BAJOVAL
 State of Illinois, County of Cook

STATE OF ILLINOIS, County of Cook

THE **JOSE L. BAJOVAL** AND **MARIANITA BAJOVAL**, HUSBAND AND WIFE

94546113

personally known to me to be the person(s) who has/have signed the foregoing instrument, appeared before me this day in person and acknowledged to me that he/she/they executed and delivered the said instrument as their/their joint and several act and deed for the purposes and objects therein expressed, and I have read the contents of the same and they are voluntary in form and content.

Witness my hand and official seal this _____ day of _____, 20____.

Notary Public in and for the State of Illinois

My commission expires _____

The instrument was prepared by **BAJOVAL & BAJOVAL**
 101 S. WASHINGTON ST.
 CHICAGO, ILL. 60601

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1-4 FAMILY RIDER
Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 10TH day of MAY 19 74
and is incorporated into and shall be deemed to amend and supplement the Mortgage Deed of Trust or Security Instrument (hereinafter "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to HICAMERICA FEDERAL SAVINGS BANK (the "Lender")

of the same issue and covering the property described in the Security Instrument and located at

1215 N 58TH AVENUE, CRYSTAL, IL 60150

(Property Address)

1-4 FAMILY COVENANTS In addition to the covenants and agreements issued in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT In addition to the property described in the Security Instrument, the following items are added to the Property described, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every kind whatsoever now or hereafter located on or about or intended to be used in connection with the Property, including but not limited to those for the purposes of supplying or installing heating, cooling, electricity, gas, water, plumbing, fire prevention and fire protection, security and access control, elevators, machinery, tools, pipes, metal fixtures, water closets, sewers, ranges, stoves, refrigerators, washers, dryers, dishwashers, garbage disposal, vacuum cleaners, ceiling fans, window blinds, screens, fans, shades, curtains and drapes, and attached fixtures, cabinets, plumbing and attached floor coverings now or hereafter attached to the Property, all of which, including improvements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument for the household estate if the Security Instrument is on a household are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien in favor of the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss as required by the applicable state or local laws and regulations.

E. 'BORROWER'S RIGHT TO RESTATE' DELETED. (Article Covenants 18 is deleted)

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence of (Article Covenants 18) shall be deleted. All remaining covenants and agreements set forth in (Article Covenants 18) shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all interests therein made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases in Lender's sole discretion. As used in this paragraph, the word "leases" shall mean "leases" if the Security Instrument is on a household.

H. ASSIGNMENT OF RENTS, APPOINTMENT OF RECEIVER, LENDER IN POSSESSION. (Article Covenants 18) shall be deleted. Borrower shall assign to Lender all the rents and revenues ("Rents") of the Property, together with all other amounts payable to or for the benefit of the Property, and shall execute (Borrower appoints Lender or Lender's agents to collect the Rents, and agrees that the Rents of the Property shall pay to or for the benefit of Lender or Lender's agents. Borrower shall remain the owner of the Property and shall remain liable for all obligations of the Property, including but not limited to paragraph 2) of the Security Instrument and (Borrower has granted to the Lender, the Rents, the Rents shall be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and shall be binding on the Borrower and its heirs, assigns and assigns-in-law.)

Signature

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If Lender gives notice of default to Borrower... all debts incurred by Borrower... shall be paid... of Lender... to be applied... the sums secured by the Security Instrument... Rents of the Property... (iv) unless applicable law provides otherwise... Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting... not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs... assessments and other charges on the Property, and then to the sums secured by the Security Instrument... or any judicially appointed receiver shall be liable to account for any sums actually received and (ii) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.


If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

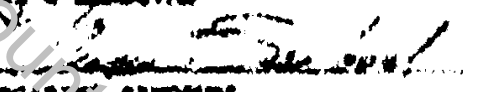
Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or manage the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not waive or exhaust any right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

L. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Trust:



 JORY G. SARDOVAL Title
 Borrower



 MARIBEL S. SARDOVAL Title
 Borrower

 _____ Title
 Borrower

 _____ Title
 Borrower

 _____ Title
 Borrower

 _____ Title
 Borrower

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DEPT-11 RECORD TOR \$39.00
120013 TRAN 7643 12/08/94 14:37:00
\$3125 + AP #-04-031115
COOK COUNTY RECORDER

02071115

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Property of Cook County Clerk's Office

04031115

17 MAY 2005 Bot 198 39.00

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JESSE WHITE
RECORDER OF DEEDS / REGISTRAR OF TORRENS TITLES
COOK COUNTY, ILLINOIS

CERTIFIED COPY OF A

TO

Document No. _____

Record Book No. _____

Page _____

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