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Illinois Anti-Predatory Lending Database Program

Doc#: 1929413093 Fee: \$98.00
Edward M. Moody
Cook County Recorder of Deeds
Date: 10/21/2019 10:44 AM Pg: 1 of 14

Certificate of Exemption



Report Mortgage Fraud
844-768-1713

The property identified as: PIN: 11-07-105-001-0000

Address:

Street: 736 Central Street

Street line 2:

City: Evanston

State: IL

ZIP Code: 60201

Lender: Discover Bank

Borrower: Ralph N. Zarumba and Ellen M. Chiocca, Trustees

Loan / Mortgage Amount: \$35,000.00

This property is located within the program area and the transaction is exempt from the requirements of 765 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: DF26AA6C-856B-4948-AC19-0227A2A84726

Execution date: 10/11/2019

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After Recording Return To:
Discover Fulfillment Center
1355 Cherrington Parkway
Moon Township, PA 15108
1-866-245-0504

Prepared By:
Bailey Nations
Discover Bank
12 Reads Way
New Castle, DE 19720

[Space Above This Line For Recording Data]

DOC ID #:

MORTGAGE

Zarumba
Loan # 1003977550
PIN 11-07-105-001-0000

THIS MORTGAGE is made this 11th day of October, 2019, between the Mortgagor, **The Ralph N. Zarumba Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest and The Ellen M. Chiocca Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common** (herein "Borrower"), and the Mortgagee, **Discover Bank**, organized and existing under the laws of **Delaware**, whose address is **12 Reads Way, New Castle, DE 19720** (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$35,000.00, which indebtedness is evidenced by Borrower's note dated **October 11, 2013** and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest at the rate of **4.99%**, with the balance of indebtedness, if not sooner paid, due and payable on **October 17, 2029**;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of **Cook**, State of **Illinois**:

LOT 10 (EXCEPT THE SOUTH 50 FEET AND THE EAST 41 FEET) IN MILBURNWOOD, BEING A SUBDIVISION OF THAT PART OF THE NORTH FRACTIONAL HALF OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, BOUNDED ON THE NORTH BY SOUTH LINE OF CENTRAL STREET EXTENDED EAST ON THE EAST BY THE WEST LINE OF ORRINGTON AVENUE ON THE SOUTH BY THE NORTH LINE OF MILBURN AVENUE AND ON THE WEST BY THE CENTER LINE OF SHERMAN AVENUE EXTENDED NORTH, IN COOK COUNTY, ILLINOIS.

Assessor's Parcel No: 11-07-105-001-0000

Parcel ID #: 11-07-105-001-0000

which has the address of **736 Central Street, Evanston, Illinois 60201** (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower for interest payable on the Note, then to the principal of the Note, and then to amounts under paragraph 2 hereof, if any.

If Lender receives a payment from Borrower for a delinquent periodic payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one periodic payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the periodic payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more periodic payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or miscellaneous proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the periodic payments.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

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The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to

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Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recording hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. 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 Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

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19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

21. Waiver of Homestead. In accordance with Illinois law, the Borrower hereby releases and waives all rights under and by virtue of the Illinois homestead exemption laws.

22. Placement of Collateral Protection Insurance. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in Borrower's collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's and Lender's agreement. If Lender purchases insurance for the collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on its own.

The Following Rider(s) are to be executed by Borrower and are attached hereto and made a part thereof [check box as applicable]:

- | | | |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input checked="" type="checkbox"/> Other(s) [specify] Fixed Rate Rider, Inter Vivos Revocable Trust Rider | |

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IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Ralph N. Zarumba 10-11-19
- BORROWER - Ralph N. Zarumba - DATE -

Ellen M. Chiocca 10-11-19
- BORROWER - Ellen M. Chiocca - DATE -

Ralph N. Zarumba TRUSTEE 10-11-19

Ralph N. Zarumba, AS TRUSTEE OF THE Ralph N. Zarumba Declaration of Trust dated the 26th day of March, 2013, - DATE -

Ellen M. Chiocca TRUSTEE 10-11-19

Ellen M. Chiocca, AS TRUSTEE OF THE Ellen M. Chiocca Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common - DATE -

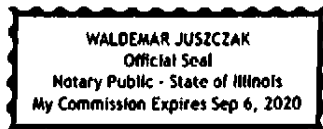
(Sign Original Only)

STATE OF IL

COUNTY OF COOK

This instrument was acknowledged before me on October 11, 2019 by

RALPH N. ZARUMBA
ELLEN M. CHIOCCA



[Signature]
Notary Public

My Commission Expires: 9.6.20

Individual Loan Originator: **Bailey Nations**, NMLSR ID: 1556048
Loan Originator Organization: **Discover Bank**, NMLSR ID: 684042

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INTER VIVOS REVOCABLE TRUST RIDER

Zarumba

Loan #: 1003977550

DEFINITIONS USED IN THIS RIDER.

(A) "Revocable Trust." Includes:

The Ralph N. Zarumba Declaration of Trust dated the 26th day of March, 2013, created under trust instrument dated March 26, 2013, for the benefit of Ellen M Chiocca and Isabella Chiocca and Jessie Fox and Norbert Zarumba and Sarah Fox and Southern Poverty Law Center and the Heartland Alliance and The Sky Foundation and Vicentina Zarumba.

The Ellen M. Chiocca Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common created under trust instrument dated March 26, 2013, for the benefit of Jessie Fox and Norbert Zarumba and Ralph N Zarumba and Sarah Fox and Southern Poverty Law Center and the Heartland Alliance and The Sky Foundation and Vicentina Zarumba.

(B) "Revocable Trust Trustee(s)." Includes:

Ralph N Zarumba, trustee(s) of the Ralph N. Zarumba Declaration of Trust dated the 26th day of March, 2013,.

Ellen M Chiocca, trustee(s) of the Ellen M. Chiocca Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common.

(C) "Revocable Trust Settlor(s)." Includes:

Ralph N Zarumba, settlor(s) of the Ralph N. Zarumba Declaration of Trust dated the 26th day of March, 2013,.

MULTISTATE INTER VIVOS REVOCABLE TRUST RIDER

EX 21131.23

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Ellen M Chiocca, settlor(s) of the **Ellen M. Chiocca Declaration of Trust** dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common.

(D) "Lender." **Discover Bank.**

(E) "Security Instrument." The Deed of Trust, Mortgage or Security Deed and any riders thereto of the same date as this Rider given to secure the Note to the Lender of the same date and covering the Property (as defined below).

(F) "Property." The property described in the Security Instrument and located at:

736 Central Street, Evanston, IL 60201.

[Property Address]

THIS REVOCABLE TRUST RIDER is made this 11th day of October, 2019, and is incorporated into and shall be deemed to amend and supplement the Security Instrument.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, the Revocable Trust Trustee(s), the Revocable Trust Settlor(s), and the Lender further covenant and agree as follows:

A. INTER VIVOS REVOCABLE TRUSTS

1. CERTIFICATION AND WARRANTIES OF REVOCABLE TRUST TRUSTEE(S).

The Revocable Trust Trustee(s) certify to the Lender that the Revocable Trusts are *inter vivos* revocable trusts for which the Revocable Trust Trustee(s) are holding full title to the Property as trustee(s) of their respective trusts.

The Revocable Trust Trustee(s) warrants to the Lender that (i) the Revocable Trusts are validly created under the laws of the State of **Illinois**; (ii) the trust instruments creating the Revocable Trusts are in full force and effect and there are no amendments or other modifications to the trust instruments affecting the revocability of the Revocable Trusts; (iii) the Property is located in the State of **Illinois**; (iv) the Revocable Trust Trustee(s) have full power and authority as trustee(s) under the trust instruments creating the Revocable Trusts and under applicable law to execute the Security Instrument, including this Rider; (v) the Revocable Trust Trustee(s) have executed the Security Instrument, including this Rider, on behalf of the Revocable Trusts; (vi) the Revocable Trust Settlor(s) have executed the Security Instrument, including this Rider, acknowledging all of the terms and conditions contained therein and agreeing to be bound thereby; (vii) only the Revocable Trust Settlor(s) and the Revocable Trust Trustee(s) may hold any power of direction over the Revocable Trusts; (viii) only the Revocable Trust Settlor(s) hold the power to direct the Revocable Trust Trustee(s) in the management of the Property; (ix) only the Revocable Trust Settlor(s) hold the power of revocation over the Revocable Trusts; and (x) the Revocable Trust Trustee(s) have not been notified of the existence or assertion of any lien, encumbrance or

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claim against any beneficial interest in, or transfer of all or any portion of any beneficial interest in or powers of direction over the Revocable Trust Trustee(s) or the Revocable Trusts, as the case may be, or power of revocation over the Revocable Trusts.

2. NOTICE OF CHANGES TO REVOCABLE TRUSTS AND TRANSFER OF POWERS OVER REVOCABLE TRUST TRUSTEE(S) OR REVOCABLE TRUSTS OR BOTH; NOTICE OF CHANGE OF REVOCABLE TRUST TRUSTEE(S); NOTICE OF CHANGE OF OCCUPANCY OF THE PROPERTY; NOTICE OF TRANSFER OF BENEFICIAL INTEREST IN REVOCABLE TRUSTS.

The Revocable Trust Trustee(s) shall provide timely notice to the Lender promptly upon notice or knowledge of any revocation or termination of the Revocable Trusts, or of any change in the holders of the powers of direction over the Revocable Trust Trustee(s) or the Revocable Trusts, as the case may be, or of any change in the holders of the power of revocation over the Revocable Trusts, or both, or of any change in the trustee(s) of the Revocable Trusts (whether such change is temporary or permanent), or of any change in the occupancy of the Property, or of any sale, transfer, assignment or other disposition (whether by operation of law or otherwise) of any beneficial interest in the Revocable Trusts.

B. ADDITIONAL BORROWER(S).

The term "Borrower" when used in the Security Instrument shall refer to the Revocable Trusts, the Revocable Trust Trustee(s) and the Revocable Trust Settlor(s), jointly and severally. Each party signing this Rider below (whether by accepting and agreeing to the terms and covenants contained herein or by acknowledging all of the terms and covenants contained herein and agreeing to be bound thereby, or both) covenants and agrees that, whether or not such party is named as "Borrower" on the first page of the Security Instrument, each covenant and agreement and undertaking of the "Borrower" in the Security Instrument shall be such party's covenant and agreement and undertaking as "Borrower" and shall be enforceable by the Lender as if such party were named as "Borrower" in the Security Instrument.

C. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN THE REVOCABLE TRUSTS.

Uniform Covenant 18 of the Security Instrument is amended in its entirety to read as follows:

Transfer of the Property or a Beneficial Interest in Revocable Trusts.

As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If, without the Lender's prior written consent, (i) all or any part of the Property or an Interest in the Property is sold or transferred or (ii) there is a sale, transfer, assignment or other disposition of any beneficial interest in the Revocable Trusts, the Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by the Lender if exercise is prohibited by Applicable Law.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is

MULTISTATE INTER VIVOS REVOCABLE TRUST RIDER

EX 21131.23

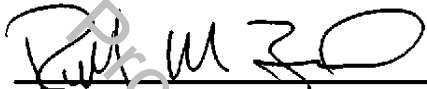
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delivered or mailed within which the borrower must pay all sums secured by the Security Instrument. If the Borrower fails to pay all sums secured prior to the expiration of this period, the Lender may invoke any and all remedies permitted by the Security Instrument without further notice or demand on the Borrower.

BY SIGNING BELOW, the Revocable Trust Trustee(s) accepts and agrees to the terms and covenants contained in this Revocable Trust Rider.

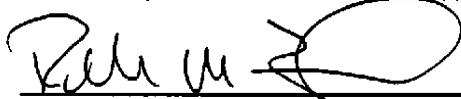
 TRUSTEE

Ralph N. Zarumba, AS TRUSTEE OF THE Ralph N. Zarumba Declaration of Trust dated the 26th day of March, 2013, - DATE - 10-11-19

 TRUSTEE

Ellen M. Chiocca, AS TRUSTEE OF THE Ellen M. Chiocca Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common - DATE - 10-11-19

BY SIGNING BELOW, the undersigned, Settlor(s) of the Ralph N. Zarumba Declaration of Trust dated the 26th day of March, 2013, under trust instrument dated March 26, 2013, acknowledges all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and agrees to be bound thereby.



- TRUST SETTLOR - Ralph N Zarumba - DATE - 10-11-19

BY SIGNING BELOW, the undersigned, Settlor(s) of the Ellen M. Chiocca Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common under trust instrument dated March 26, 2013, acknowledges all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and agrees to be bound thereby.



- TRUST SETTLOR - Ellen M Chiocca - DATE - 10-11-19

MULTISTATE INTER VIVOS REVOCABLE TRUST RIDER

EX 21131.23

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BY SIGNING BELOW, the undersigned individual(s) acknowledge(s) all of the terms and covenants contained in this Security Instrument and any rider(s) thereto and agrees to be bound thereby.

Ralph N. Zarumba 10-11-19
- BORROWER - Ralph N. Zarumba - DATE -

Ellen M. Chiocca 10-11-19
- BORROWER - Ellen M. Chiocca - DATE -

[Sign Original Only]

PROPERTY OF COOK COUNTY CLERK'S OFFICE

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FIXED RATE RIDER

Zarumba
Loan # 1003977550

THIS FIXED RATE RIDER is made this 11th day of October, 2019, 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 ("Borrower") to secure Borrower's Note (the "Note") to Discover Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at:

736 Central Street, Evanston, IL 60201
(Property Address)

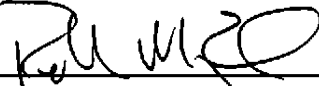
ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

Borrower owes Lender the principal sum of **Thirty-Five Thousand And 00/100 Dollars (U.S. \$35,000.00)** at the rate of **4.990%**.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed Interest Rate Rider.

 10-11-19
- BORROWER - Ralph N. Zarumba - DATE -

 10-11-19
- BORROWER - Ellen M. Chiocca - DATE -

 TRUSTEE 10-11-19

Ralph N Zarumba, AS TRUSTEE OF THE Ralph N. Zarumba Declaration of Trust dated the 26th day of March, 2013, - DATE -

 TRUSTEE 10-11-19

Ellen M Chiocca, AS TRUSTEE OF THE Ellen M. Chiocca Declaration of Trust dated the 26 day of March, 2013, an undivided Fifty percent (50) interest, as tenants in common - DATE -

Cook County Clerk's Office