

RIDER ATTACHED TO AND MADE PART OF TRUST DEED DATED September 26, 1983 AND BETWEEN PONCIANO LOPEZ, a bachelor and CELESTINO MARTINEZ and TRINIDAD MARTINEZ, his wife and CHICAGO TITLE and TRUST COMPANY, Trustee.

On sale or transfer of (i) all or any part of the Property, or any interest therein, or (ii) beneficial interests in Borrower (if Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity), Lender may, at Lender's option, declare all of the sums secured by this instrument to be immediately due and payable, and Lender may invoke any remedies permitted by paragraph 7 of the Trust Deed. This option shall not apply in case of:

(a) transfers by devise or descent or by operation of law upon the death of a joint-tenant or a partner;

(b) sales or transfers when the transferee's creditworthiness and management ability are satisfactory to Lender and the transferee has executed, prior to the sale or transfer, a written assumption agreement containing such terms as Lender may require, including if required by Lender, an increase in the rate of interest payable under the Note;

(c) the grant of a leasehold interest in a part of the Property of three years or less (or such longer lease terms as Lender may permit by prior written approval) not containing an option to purchase (except any interest in the ground lease, if this instrument is on a leasehold);

(d) sales or transfers of beneficial interest in Borrower provided that such sales or transfers, together with any prior sales or transfers of beneficial interests in Borrower, but excluding sales or transfers under subparagraphs (a) and (b) above, do not result in more than 49% of the beneficial interests in Borrower having been sold or transferred since commencement of amortization of the Note.

PAUL LAFFRIER, LTD.
ATTORNEY AT LAW
478 SPRING ROAD
MURRY, ILLINOIS 60138
TELEPHONE 632-7789

Ponciano Lopez
PONCIANO LOPEZ
Celestino Martinez
CELESTINO MARTINEZ
Trinidad Martinez
TRINIDAD MARTINEZ

692562
76 809 283
Clerk's Office