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#13-05-324-038	(Space Above This Line For	L-9486-3
1125 00 021	MORTGA	GE
PEERLESS FEDERAL SAV Inder the laws of	"Security Instrument") is given on nomas J. Yost and Jean A.  ("Borrower"). The INGS AND LOAN ASSOCIATION ITED STATES OF AMERICA AVENUE, CHICAGO, ILLINOIS Dollars (U.S. \$.892,600). It Instrument ("Note"), which proceed by the of clother sums, with interest, advenuer doctors are of Borrower's covenation of the debt evidenced by the performance of Borrower's covenation of the cook.	November 26 Yost, his wife is Security Instrument is given to OF CHICAGO, which is organized and and whose address is 0.606.30
13-05-324-038	p.	
		C/O/H
		of the Third Principal Meridian
hich has the address of	6015 W. Ardmore	Chicago
	[Street]	[City]
inois 60631	("Property Address")	

hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage; grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any

encumbrances of record.

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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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby-

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security. Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or, ettle a chain for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrowe. Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortiza ic. of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not or crate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify or cortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrowe'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.

11. Successors and Assigns Bound' init and Several Liability; Co-signers. The covenants and agreements of this 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 her coments shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (a) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (r) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (c) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (c) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (c) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (c) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (r) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (r) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (r) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (r) any such loan charges shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (r) any such loan charges shall be reduced by the reduced by the amount necessary to reduce the permitted limits, then: (r) any

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Lie; ment and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the ite is specified in the second paragraph of

paragraph 17

14. Notices. Any notice to Borrower provided for in this Security Instrument that be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law, Severability. This Security Instrument shall be governed by federal av. and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed 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 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 had no acceleration occurred; (b) cures any default of any other covenants or agreements; (e) 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 paragraphs 13 or 17.

Unless Lenden and Borrower otherwise agree in writing, any application of proceeds to practice and areal into extend or paragraphs is and Society from the duckate of the monthly payments referred to in paragraphs it and Not other acquired by the sequipments referred to in paragraphs it and proceeds resulting under paragraphs it in the sequipment of the acquired by the sequipment of the secure of Property: I essentially be a paragraph of the secure of Property: I essentially be a paragraph of the secure of Property: I essentially be a paragraph of the secure of Property: I essentially be a payable of the secure of Property: I essentially be a payable of the secure of Property: I essentially be a payable of the secure of Property: I essentially be a payable of the secure of Property: I essentially be a payable of the secure of Property in the secure of Property is essentially be a payable of the secure of Property in the secure of Property is essentially be a payable of the secure of t

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requesting payment.

when the notice is given.

Borrower abandons the Property, or does not answer within 30 days a notice from L. " - " has the insurance certific the property of the Lender may collect the insurance proceeds. Lender may succeed to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repeat or to pay sums secured by this Security Instrument, whether or not then due. He 30-day period will begin the Property or to pay sums secured by this Security Instrument, whether or not then due to the pay secured by this Security Instrument, whether or not then do not be a secured by this Security Instrument, whether or not then the secured by this Security Instrument, whether or not the secured by this Security Instrument, whether or not the secured by the secure spplied to the sums secured by this Security Instrument, whether or not then due, w. any excessioned to Bottower. Unless Lender and Borrower otherwise agree in writing insurance proceeds "hall be applied to restoration or repair of the Property damaged, if the restoration of repair is economically lessible and Truder's security under the insurance proceeds and the insurance proceeds and the property damaged, if the restoration of repair is not repair in the insurance proceeds and the process of the pro

carrier and Lender Lenderimay make proof of loss if not made promptly (1) by trower Lender shall have the right to hold the policies and renewals. If Len'er tequires, Borrower shall give promptly give to Lender alial lawe the right to hold the policies and renewals notices. In the event of loss, 8 frower shall give promptly give to Lender alia receipts of paid premiums and renewal notices. In the event of loss, 8 frower shall give promptly give to Lender alia receipts of paid premiums and renewal notices. In the event of loss, 10 frower than the promptly give to Lender and All insurance policies and renewals shall be acceptable to Let der and shall include a standard morgage clause.

unreasonably withheld. ruantance carries broyiding the insurance shall be chosen 57 50 rower subjective Lenders approval which shall not be Sittle and the second state of the second insured against tossby, fire, hazards included within the "e T." extended coverage" and any other hazards for which Lender. Hazard Insurance, Borrower shall han improvements now existing or hereafter erected on the Property

notice identifying the lien. Borrower shall satt for the or take one or more of the actions set forth above within 10 days agreement satisfactory to Lenders uponding in gine lien to this Security Instrument; Lender may give Borrower a the Property is subject to a lien which may are not this Security Instrument; Lender may give Borrower a prevent the enforcement of the liter for et ure of any part of the Property or (c) secures from the holder of the liter an agrees in writing to the payment of the beauty of the lien in, legal proceedings which in the Lender (p) contests in good Borrower shall promony discretige any lien which has priority over this Security Lighthinent unless Borrower: (a)

receipts evidencing the pay ment. to be paid understhist part starts. It Borrower makes these payments directly, Borrower shall prompily furnish to Lender Borrower shall pay, 'ce, bligations in the manner provided in paragraph 2, or finor paid in that manner. Borrower shall promptly furnish to Lender all notices of amounts Property which in yorking priority over this Security Instrument, and lessenold payments or ground rents. It any

paragit; a d. 8-d. 2 shall, be applied: first, to late charges due under the Mote; accond. to prepayment charges due under the Mote; third, (2 an object of paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the

apo of the publication of Payments. Unless applicable law provides otherwise, all payments received by Lender under tree, ironedistely prior to the sale of the Property or its acquisition by Lender, any Funds held by Lendersa (ine time of

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower amonne necessary to make up the deficiency in one or more payments as required by Lender amount of the Hunds held by Lenderits not sufficient to pay the escrow items when due Borrower shall pay to Lender any the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower on monthly payments of Funds. If the

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to this Security Instrument.

purpose for which each debit to the Funds was made. The Funds are piedged as additional security for the sums secured by shall give to Borrower, without charge, an annual accounting of the Funds showing credits, and debits to the Funds and the requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds Lender Lender may agree in writing that interest shall be paid on the Funds diless ian agreement is made of applicable law Lender pays. Borrower interest on the Funds and applicable law permits Lender to make such section the Borrower and Lender may not charge for holding and applying the Funds, analyzing the account or verifying the estrow items, unless basis of current data and reasonable estimates of future escrow items.

The Punds shall be held in an institution the deposits of 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 the escrow items.

leaschold payments or ground rents on the Property, it any, (c) yearly hazard insurance premiums, and (d) yearly masseritems are called "escrow items." Lender may estimate the Funds due on the one-twelfth of: (a) yearly taxes and assessments which may attain priority lover this Security Laxes and assessing (b) yearly 2. Funds for Taxes and Insurance. "Subject to applicable law or to a written waiver by Lender, Borrower shall pay. to Lender on the day monthly payments are due under the Mote, until the Mote is paid in full; a sum ("Funds"), equal to

the principal of mid interestion, the debrevidenced by the Mote and any prepayment and late charges due under the Mote. UMIFORM COVENANTS Borrower and Lender covenant and sprice as follows:

1. Payment of Principal and Interest: Prepayment and Late, Charges Borrower shall promptly pay, when due to the prompt of the Month of the Mon

### ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this
PEERLESS FEDERAL SAVINGS AND LOAN ASSOCIATION  (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and
located at 6015 W. Ardmore Chicago, IL 60631  Property Address
Modification. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:  A. INTEREST KATE AND MONTHLY PAYMENT CHANGES  The Note has an "initial Interest Rate" of . 8.5. %. The Note interest rate may be increased or decreased on the . lst. day of the rown beginning on .December .1 , 19.86 and on that day of the month every
. 12. months thereafter.  Changes in the interest at are governed by changes in an interest rate index called the "Index". The Index is the:
(1)
Types of Lenders" published by the Federal Home Loan Bank Board.  (2) M* The Monthly Melian Annualized Cost of Funds for FSLIC Insured  SAvings and Loar as Reported by the FHLB.
[Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.]
(1) There is no maximum limit on tranges in the interest rate at any Change Date. (2) The interest rate cannot be changed by more than percentage points at any Change Date. If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments.  B. LOAN CHARGES
It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any such salready collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.
If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a viotice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the S.cv. ity Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to a is Security Instrument.  D. TRANSFER OF THE PROPERTY
If there is a transfer of the Property subject to paragraph 17 of the Security Instrument. Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit of the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, and condition of Lender's waiving the option to accelerate provided in paragraph 17.  By signing this, Borrower agrees to all of the above.
Home Jost (Seal) C
Thomas J. Yost —Borrower
Jean A. Yost Jash (Scal)

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### ADDUSTABLE RATE ROAN RIDER

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