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RIDER ATTACHED TO TRUST DEED MADE BY RONALD R. JEZL, SANDRA A. JEZL, DENNIS J. REAGAN, AND SHARON S. REAGAN, MORTGAGORS, AND CHICAGO TITLE AND TRUST COMPANY, TRUSTEE.

- R-1. In addition to the monthly payment of interest and principal, the Mortgagors shall pay to the holder of the note on the payment date each month a sum equal to one-twelfth (1/12) of the estimated annual insurance premiums, and one-twelfth (1/12) of the estimated tax bill. Said sums are to be held without interest, and are to be used (to the extent of said sums) towards the payment of insurance and taxes, and for no other purposes. Payment of said bills is to be promptly made when the Mortgagors shall present to the holder the bills for taxes and insurance. Any failure to make any such monthly payment when due shall be deemed a material breach of this Trust Deed, and the note shall then become due in full.
- R-2. Mortgagors will not at any time plead or claim to take advantage of any stay, extension or moratorium law or any exemption from sale of any part or component of the Real Estate, wherever and whenever such law may be enacted. Nor of any law or decree providing for appraisal or valuation of any part or component of or interest in the Real Estate. After any foreclosure sale of any part or component of or interest in the Real Estate, Mortgagors will not claim or exercise any right under any statute now or hereafter enacted, to redeem any of the real estate so sold and hereby expressly waive the benefit of any such statute.
- R-3. If all or any part of the mortgaged premises or any interest therein is sold or transferred by the Mortgagors without the prior written consent of the holder of the note secured by this Trust Deed, the holder may declare all the sums secured hereby to be immediately due and payable, and the holder may if not then paid treat this as a material breach of this Trust Deed and shall be entitled to any and all remedies provided herein. The Mortgagors shall have the right without necessity of any consent to transfer title to a land trust of which they are the beneficiaries. Thereafter, transfer of a beneficial interest (in whole or in part) except among themselves or by descent or devise in the event of death, without prior written consent of the holder shall be deemed a material breach as provided herein.

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