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ADJUSTABLE RATE RIDER
(1 Year Treasury Index—Rate Caps)

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THIS ADJUSTABLE RATE RIDER is made this 25TH day of NOVEMBER, 19 85, 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 (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to PROSPECT FEDERAL SAVINGS BANK (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

4130 W. 82ND PLACE, CHICAGO, IL 60652
(Property Address)

THIS MORTGAGE RIDER IS INCORPORATED INTO AND MADE A PART OF THAT MORTGAGE RECORDED DECEMBER 10, 1985 AS DOCUMENT #85 317684 BETWEEN GIRISHCHANDRA PATEL AND SUSHILA PATEL, MORTGAGORS AND PROSPECT FEDERAL SAVINGS BANK, MORTGAGEE TO THE FOLLOWING DESCRIBED PROPERTY:

LOT 269 IN THE 1ST ADDITION TO CRESTLINE HIGHLANDS SUBDIVISION, A SUBDIVISION OF PART OF THE NORTH EAST 1/4 OF SECTION 34, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN# 19-34-211-069 c/k/a 4130 WEST 82ND PLACE, CHICAGO, ILLINOIS

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average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding 225 percentage points (2.25%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 11.250% or less than 7.250%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 14.250%.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

Handwritten signature or initials

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THE STATE OF ILLINOIS, COUNTY OF COOK, ss. I, Clerk of said County, do hereby certify that the within and foregoing is a true and correct copy of the original as the same appears in the records of said County.

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of said County at Chicago, Illinois, this 12th day of December, 2005.

Property of Cook County Clerk's Office

DEPT-OF RECORDING
#2253 # B * 85-323135
TRAN 0178 12/13/05 14:25:00
\$12.00

12.00

SUSHILA PATEL
Borrower (Seal)

GIRISHCHANDRA PATEL
Borrower (Seal)

Rider.
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate
or demand on Borrower.
expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice
which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the
tion. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within
If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of accelera-
Borrower in writing.
Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases
the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to
Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security
Instrument permitted by applicable law. Lender may charge a reasonable fee as a condition to Lender's consent to

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