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MORTGAGE

209504-1

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 1 19 86 The mor'g, gor is REYES ABURTO AND CARMEN ABURTO, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to THE TALMAN HOME FEDERAL SAVINGS AND

LOAN ASSOCIATION OF ILLINOIS which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is

4242 NORTH HARLEM

NORRIDGE, ILLINOIS 60634 Borrower owes Lender the princip sum of

("Lender").

FORTY SIX THOUSAND AND NO/100---

Dollars (U.S.\$

46,000.00). This debt is evidenced by Borrower's note

dated the same date as this Security Instrument ('Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 1. 2016

This Security Instrument paid earlier, due and payable on NOVEMBER 1, 2016

This Security Instrument secures to Lender: (a) the repayment of the delt videnced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, w th p'erest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borro', .. 's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage grant and convey to Lender the following described property

located in

COOK

County, Illinois:

LOT 77 IN BLOCK 1 IN MOORE'S SUBDIVICION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 30, TOWNSHIP 39 NORTH, RANGE; 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. Clort's Offic

17-30-106-016 K

waich has the address of

2148 WEST 23RD STREET

CHICAGO

(Street)

[City]

Illinois

60608

[Zip Code]

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights. appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or 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."

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.

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.

ILLINOIS—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83

CHICAGO, ILLINOIS ATTENTION: LAURIE ILLINOIS 2201 SOUTH KEDZIE OAN ASSOCIATION OF ILLINOIS THE TALMAN HOME FEDERAL BOX 130
BECOED AND RETURN TO: CHICAGO, IL 62909 LAURIE GRON PREPARED BY: My Commission expires: 5725/8 Given under my hand and official seal, this free and voluntary act, for the uses and purposes therein signed and delivered the said instrument as THEIR subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that T he , personally known to me to be the same person(s) whose nance(s) ARE do hereby certify that REYES ABURTO AND CARMEN ABURTO, HUSBAND AND VIFE The underer , a Notary Public in and for said county and state, Ί County ss: STATE OF ILLINOIS, Space Below This Line For Acknowledgr. of sewonos-(Isa2). Bottower (Seal) CARMEN ABURTO/HIS WIFE (Seal) (Iss2) BY SIGNING BELOW, Borrow's accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. Multiply Holer(s) [specify] Planned Unit Development Rider Graduated Paymen Rider 2-4 Family Rider Condominium Rider Adjustable Rate Rider Instrument. [Check .,pr iicable box(es)] supplement the coverants and agreements of this Security Instrument as if the rider(s) were a part of this Security this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend at 23. Rife. 1 to this Security Instrument. If one or more riders are executed by Borrower and recorded together with 22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. Instrument without charge to Borrower, Borrower shall pay any recordation costs. 21. Release, Upon payment of all sums secured by this Security Instrument, Lender shall release this Secondary 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 Security Instrument. appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the prior to the expiration of any period of redemption following judicial safe, Lender (in person, by agent or by judicially but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, this Security Instrument without further demand and may foreclose this Security Instrument by Judicial proceeding. existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by non off gnibosoorq studies of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonsecured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; unless applicable law provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the oreach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17

19. Acceleration; Remedies, Lender shall give notice to Borrower prior to acceleration following Borrower's

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

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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 settle a claim 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. 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 Security Instrument granted by Lender to any successor in interest of Borrower shall no operate 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 americation of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the ever lise of any right or remedy.

11. Successors and Assigns Bound Joint 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 ag cements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is congining 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 (c) / grees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with repart 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: (1) pay such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any rums already 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 a refund red ces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall 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 Porrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lende when given as provided

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Lastrument or their Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note 20 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 Instrumenting

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; (c) 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.

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requesting payment.

the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Lender may take action under this paragraph 7, Lender does not have to do so. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security in the Property to make repairs. Although regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankrupicy, probate, for condemnation or to enforce laws or 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect

fee title shall not merge unless Lender agrees to the merger in writing. change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds.

Borrower shall not destroy, damage or substantially a leasehold.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or when the notice is given.

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The Secured by this Security Instrument, whether or not then due. The Secured by this Security Instrument, whether or not then due. The Secured by this Security Instrument, whether or not then due. Unless Lender and Borrower otherwise agree in seconding, insure proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or tepair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender (i.e.) the insurance carrier has Borrower abandons the Property, or does not answer within 30 days a notice from Lender (i.e.) the insurance carrier has offered to saille a claim.

carrier and Lender. Lender may make proof of loss if not made promptly by Bor. 2'vel all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender r quives, Borrower shall promptly give to Lender and standard of the policies and renewals. If Lender r quives, borrower shall promptly give to Lender and standard of the policies and renewals.

unreasonably withheld.

5. Hazard Insurance. Borrower shall keep the in ore tements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the arrownies and for the periods that Lender requires. The insurance shall be maintained in the arrownies and for the periods that Lender requires. The insurance shall be chosen by Borrownies and for the periods that Lender requires. The insurance shall be chosen by Borrowniet to Lender's approval which shall not be

of the giving of notice.

the Property is subject to a lien which may attain prically over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or lake one or more of the actions set forth above within 10 days agreement satisfactory to Lender subordinating the nears Jecurity Instrument. If Lender determines that any part of agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender; opinion operate to prevent the allowed to the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an prevent the enforcement of the Strument of the holder of the lien ander the enforcement of the Strument of the lien ander the configuration of the lien ander the configuration of the lien ander the configuration that the configuration is an accountable to the lien ander the configuration of th

receipts evidencing the payments.

Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender to Lender to Lender this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender to Lender this paragraph. 4. Charges; Liens. Forrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain orienty over this Security Instrument, and leasehold payments or ground rents, if any.

3. Application of 'asyments. Unless applicable law provides otherwise, all payments received by Lender ungaparagraphs I and 2 shall he applied: first, to late charges due under the Mote; second, to prepayment charges due under the Mote; third, to amounts payal te under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens, Forrower shall pay all taxes assessments charges and immediations are immediated.

application as a creatiful against the sums secured by this Security Instrument.

amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon the small of all sums secured by this Security Instrument, Lender shall promptly refund to Borroggianty Funds helt by Lender, Lender shall apply, no large any Funds helt by Lender, Lender shall apply, no large than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the timent

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender 📆 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's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the strower's option, either promptly repaid to Borrower or credited to Borrower or payrol. 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 pledged as additional security for the sums secured by requires 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 Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrow items. one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the 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 and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. UNIFORM COVENANTS. Borrower and Lender covenant and saree as follows:
1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due

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ADDENDUM

209504-1

This ADDENDUM is made this 1ST day of OCTOBER 1986, and is incorporated into and shall be deemed to amend and supplement the Borrower's Note to

THE TALMAN HOME FEDERAL SAVINGS & LOAN ASSOCIATION OF ILLINOIS (the "Lender") and the Mortgage dated of even date herewith given by the undersigned (the "Borrower") to secure the Borrower's Note

to the Lender.

The Borrower acknowledges and understands that the Mortgage Loan evidenced by the Note has been made from funds obtained for public purposes through the sale of tax-exempt bonds by the City of Chicago, (llinois (the "City") pursuant to its Mortgage Purchase Program (the "Program"). The Borrower understands that any misstatements in the affidavit signed by the Borrower and/or the performance of certain other acts by the Borrower may cause the interest of the Bonds to be subject to federal income taxation, which would adversely affect the Program. In order to preserve the integrity of the Program, the Borrower covenants and agrees as follows:

- 1. Until notified to the contrary by the hereinafter defined Master Servicer the Borrower agrees to make all payments required by the Note and Mortgage to Universal Mortgage Corporation, P.O. Box 2082, 744 North Fourth Street, Milwaukee, Wisconsin 53201 (the "Master Servicer") under a Master Servicing Agreement dated October 1, 1985 among the Master Servicer, the City and Continental Illinois Bank and Trust Company of Chicago, as Trustee.
- 2. To the extent otherwise permitted by law, the Note may be accelerated, and upon acceleration all sums due under the Note will become immediately due and payable in thil, upon (a) any assumption of the Note and Mortgage, (b) any sale, tental, transfer or disposition of title to or possession of the Property or any interest therein, (c) any failure of the Borrower to occupy the Property as his principal residence, or (d) any failure of any agreement or statement of fact or intention in the affidavit executed by the Porrower to be true and correct.
- 3. The Borrower will notify the City, the Master Servicer and the Trustee upon the happening of any of the events specified in Section 2 of this Addendum.
- 4. The provisions of this Addendum will govern in chascase of a conflict with any provision of either the Note or the Morrage.

IN WITNESS WHEREOF, Borrower has executed this Addendura.

Borrower REYES ABURTO

Borrower CARMEN ABURTO/HIS WIFE

17-30-106-016

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Property of Cook County Clerk's Office

Assignment of Rents

1ST day of OCTOBER THIS 1-4 FAMILY RIDER is made this 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 Note to (the "Lender") THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION of the same date and covering the property described in the Security Instrument and located at:OF ILLINOIS

2148 WEST 23RD STREET, CHICAGO, ILLINOIS 60608

17-30-106-016

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

- A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- B. SUBORTINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is equired by Uniform Covenant 5.
 - D. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LEAGES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" that nean "sublease" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrow's unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lend's or Lender's agents. However, prior to Lender's Notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all reals received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each lenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maint in the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assign ment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

Alex Ch	unty	- //	(Seal)	
REYES ABURTO		Co	-Borrower	
Carneen abus	to		్ర (Seal)	*** 05
CARMEN ABURTO/HIS	WIFE THESES	TRAN 0518 10.		\$15.25 :42.60
	#0753	# FR # - 6 4	-452	
	. 000	K COOM / RECUR	Borrower	
			(Seal)	
			-Borrower	

RECORD AND RETURN TO: BOX 130 THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS 5501 SOUTH KEDZIE CHICAGO, ILLINOIS 60629

ATTN: LAURIE GRON

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Property of Coot County Clark's Office

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