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RIDER ATTACHED TO AND MADE A PART OF TRUST DEED DATED OCTOBER 2, 1986 FROM ROBERT W. TRYLOVICH and PAULETTE TRYLOVICH, his wife TO CHICAGO TITLE AND TRUST COMPANY AS TRUSTEE

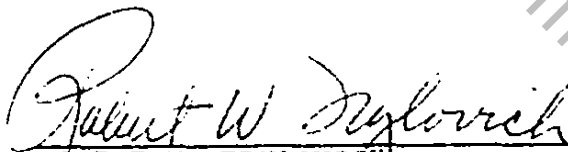
1. The undersigned shall have the right to prepay this indebtedness at any time, in whole or in part, without payment of any premium or penalty whatsoever.

2. This is a part-purchase money second mortgage (Trust Deed).

3. In the event there is a default under any prior encumbrance on the property secured by this Trust Deed, it shall be considered as a default hereunder.

4. In the event the first mortgage holder does not require a tax escrow at any time prior to the payment in full of the Note secured by this Trust Deed, the undersigned covenants and agrees to deposit monthly with the holder of the Note secured by this Trust Deed a sum equal to 1/12ths of the annual real estate taxes.

5. The undersigned covenant and agree to keep in full force and effect during the term of this Trust Deed, fire and hazard insurance policies, in companies approved by the holder of the Note secured by this Trust Deed, in the full insurable value of the property secured by this Trust Deed, either written in favor of or with suitable loss payable clauses attached, to the Trustee named in this Trust Deed, making the loss, if any, payable to the parties as their interests may appear, and deliver such policies or renewals as directed by the holder of the Note secured by this Trust Deed; or in the event the first mortgage holder does not require an insurance escrow at any time prior to the payment in full of the Note secured by this Trust Deed, the undersigned covenants and agrees to deposit monthly with the holder of the Note secured by this Trust Deed a sum equal to 1/12ths of the annual insurance premiums for said policies.


ROBERT W. TRYLOVICH


PAULETTE TRYLOVICH

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