STATE: ILLINOIS UNOFFICIAL GARAGE

"FHA MORTGAGE RIDER"

This rider to the Mortgage between Luis Delgado, married and Fernando Delgado, married Margaretten & Company, Inc. datedFebruary 14th , 19 86 is deemed to amend and supplement the Mortgage of same date as follows:

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

(a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents,

premiums, taxes and special assessments, and
(b) All payments mentioned in the two preceding subsections of this paragraph and a rayments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor each month in a single payment to be applied by the Mortgagee to the following items in the order sec forth:

I. ground rents, if any, taxes, special assessments, fire and other hazard insurance premiums.

II. interest on the note secured hereby, and

III. amortization of the principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, con-stitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exseed four cents (4¢) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

If the total of the payments made by the hortgador under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date then payment of such ground rents, taxes, assessments, or insurance premiums shall be due. It at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions or the note secured hereby, full nature of the entire indebtedness represented thereby the Mortgagoe shall in computing the payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgago, any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquired the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said note.

Paragraph 5 of pg. 3 is added as follows: "This option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the Mortgagee's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development". Paragraph 5 of pg. 3 is added as follows: "This option may not be exercised by the Mortgagee when the ineligibility for insurance under the National Housing Act is due to the

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KNOW ALL MEN BY THESE PRESENTS, 86068563

THAT All American Bar	nk of Chicago	
3611 N. Kedzie Av	ve. Chicago, Illinois 60618	
of the County of Cook for other good and valuable cor	and State ofIllinoisfor and in consideration of one dollar, and nsiderations, the receipt whereof is hereby acknowledged, dohereby remise,	
release, convey and quit-claim t	unto Clarence Krog and Audrey Krog	
4519 N. Kimball	(NAME AND ADDRESS) Ave., Chicago, Illinois 60625	
heirs, legal representatives and	assigns, all the right, title, interest, claim, or demand whatsoever. they may	er en er Skriver
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FOR THE PROTECTION OF THE OWNER, THIS

John Iannantuoni 3611 (Address) This instrument was prepared by . (Name)

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