THIS INSTRUMENT WAS PREPARED BY:

1 NORTH DEARBORN STREET CHICAGO, ILLINOIS 60602

ADJUSTABLE RATE **MORTGAGE**

CITICORP SAVINGS

Corporate Office One South Dearborn Street Chicago, Illinois 60603 Telephone (1 312 977 5000)

LOAN NUMBER: 000946764

THIS MORTGAGE ("Security Instrument") is made this 19 87, between the Mortgagor, BRUCE L RALSTON AND SHIRLEY I RALSTON HIS WIFE AND DIANA RALSTON UNMARRIED, HAVING NEVER MARRIED day of

AUGUST

87471881

(herein "Borrower", and the Mortgagee, Citicorp Savings of Illinois, a Federal Savings and Loan Association, a corporation organized and existing under the laws of The United States, whose address is One South Dearborn Street, Chicago, Illinois 606(3 /herein "Lender").

WHEREAS, Borrower's indebted to Lender in the principal sum of FIFTY-FIVE THOUSAND FIVE HUNDRED AND 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated 08/14/87 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebteams, if not sooner paid, due and payable on SEFTEMBER 01 2017

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advinced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Porrower herein contained, and (b) the repayment of any future advances, with interest thereon, Borrower does hereby mor large, grant and convey to Lender the following described property located in the County of

COOK

, State of Illinois

UNIT NUMBER 2040-30 IN THE MAISONETTE CONCOMINIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: 107 3 AND THE SOUTH 18 FEET OF LOT 2 IN BLOCK 1 IN WHEELER AND OTHERS SUBDIVISION OF THAT PART OF THE NORTH 1/2 OF THE NORTH EAST 1/4 OF THE NORTH WEST 1/4 LYING VEST OF SHERMAN AVENUE OF SECTION 18, TOWNSHIP 41 NORTH, RANGE 14, EAST O' THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACH'D AS EXHIBIT 'A' TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 26,169048 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

I.D. #i1-18-103-038-1012

MORTGAGOR ALSO HEREBY GRANTS TO THE MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, AS RIGHTS AND EASEMENTS APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE, THE RIGHTS AND EASEMENTS FOR THE BENEFIT OF SAID PROPERTY SET FORTH IN THE AFOREMENTIONED DECLARATION.

THIS MORTGAGE IS SUBJECT TO ALL RIGHTS, EASEMENTS, RESTRICTIONS, COUTTIONS, COVENANTS AND RESERVATIONS CONTAINED IN SAID DECLARATION THE SAME AS THOUGH THE PROVISIONS OF SAID DECLARATION WERE RECITED AND STIPULATED AT LENGTH LEREIN

which has the address of 2040 SHERMAN #3D

EVANSTON

60201

(herein "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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (of the leasehold estate if this Mortgage is on a leasehold) as herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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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 a prida to a inspection.

in accordance with Borrower's and Lender's written agreement or applicable law. If Lender required mortguge insurance as a condition of making the loan secured by this Security instrument. Borrower shall pay the premiums required to maintain the insurance terminates

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

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

shall not merge unless Lender agrees to the merger in writing. supili comply with the provisions of the lease and a borrower steplices in the to the Property in classified the

Instrument, immediately prior to the acquisition.

ohange the Property, allow the Property to the or commit waste. Horrower shall not destrive, damage or substantially change the Property allow acquisition.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the such secure. by this Security

Funder paragraph (9) the Property is acquired by Lender, Borrower's right to any insurance politices an' p. .cccds resulting Unless Lender, and Borrower otherwise agree in writing, any application of proceeds to princ Lal hall not extend or

or to pay sums secured by this Security instrument, whether or not then due: The 30-day period wit or respond the property applied to the sums secured by this Security instrument, whether or not then due; with any excess with the Borrower. If Borrower of a sum of the Property, or does not an amount of days a notice from Lender that the Property, or does not an amount of days a notice from Lender that the Property, or does not a sum of days a notice from Lender that the Property, or does not a sum of days a notice from the Property. restoration of repair is not economically feasible of Lender's security would be lessened the insurance proceeds shall be of the Property damaged, it the restigition or repair is economically feasible and Londer accurity is not lessened. If the

Unless Londer and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair

providing the insurance shall be quesciply Borrower specific to Londer, A. Town with his specific to the insurance chief by Borrower shall have the related a signification policies and renewalls and receptable to Lender and premiums and renewal policies and renewalls. If Lender requires, Borrower shall include a signification for the insurance carrier and providing the policies and renewalls. If Lender requires, Borrower shall morned mortgage clause. Lender and premiums and renewall may make provider all receipts of policies and renewall policies and renewall and the policies and renewall policies and renewal insurance. This insurance shall be maintained in the amounts and for deteriods that Lender requires. The insurance carrier

5. Hazard Insurance. Borrower shall keep the improvements row existing or nereafter orested on the Property insured against loss by fire, hazards included within the term "extended coverge" and any other hazards for which Lender requires the lien. Borrower shall satisfy the lien of take one or more of the at lions set forth above within 10 days of the glying of notice. is subject to the which may thin proply to see this seet of a subject makes give be motice accounting satisfactory to: Lender subordinating theillen to this Scoutar, a strument. Wender determines that any part of the Property Borrower shall promptly discharge anyllen, v. n. 3h has priority over this Security Instrument unless Borrower. (ii) agrees in which payment unless Borrower. (ii) agrees in witting to the payment of the obligation secures of the first payment of the property of the horizon of agreement of the borrower shall be provent the entorication of the intervent of the first of the fourty of the fourth of the fo

sinc payments time directly, to the person owed payment, Ber, ower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph, If Borrower makes, these faym rats directly, Borrower shall promptly furnish to Lender receipts evidencing The Chargest Litens. Borrows, shall pay all laxes, assessments; charges; fines and impositions auributable to the Property which may attain priority over this "Security Instrument, and leasehold payments or ground reputs, it any. Borrower shall pay them on pay these obligations in that manner, Borrower shall pay them on

the Mote; third, to amounterpayable underpatagraph. 2; fourth, to interest due; and lear, to principal due

as a credit against the ums secured by this Security Instrument.

paragraphs: I and 2 shall be no 1 start to the start of the loader the Note; second, to prepayment charges due under paragraphs: I and 2 shall be no 1 start of the second to the paragraph of the loader the moder the second, to prepayment charges due under the second to prepayment charges due under the second to be not t

immediniely princit, as a contract topic of the Requisition by Lender, any Funds held by Lemler at the time of application Funds held by Lender, if under paragraph de life Property is sold or nequired by Lender, Lender, shall apply, no later than Upon payh ". t. n full of all soms secured by this Security Instrument, Lender shall prompily refund to Borrower any

amount of the final held by Londer is not sufficient to pay the eserow items when due, Borrower shall pay to Lender amount necessary or make up the deficiency in one or more payments as required by Lender. at Borrower's aprion, either promptly repaid to Borrower or prefitted to Borrower on monthly payments of Funds, If the

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the dobit to the Funds was made Tho Funds are pleuged as additional security for the sums acquired by this Security Instrument. without charge. ..., acounting of the Funds showing credits and debits to the Punds and the purpose for which each may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or carnings on the Funds. Lender shall give to Borrower, Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless or state agency (including Lender if Lender is such an institution). Lender shall apply the Funts to pay the eacrow items.

The Funds shall be held in an inathulon the deposits or accounts of which are insured or guaranteed by a federal due on the busis of current data and reasonable estimates of future escrow items: (d) yearly mortgage insurance premitims, if any These items are called "escrow items." Lender may estimate the Funds Instrument: (b) yearly leaschold payments or ground reals on the Property, if any: (c) yearly flazard insurance premiums: indebtedness evidenced by the More and any prepayment and late charges due under the Moir.

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 More, until the More is paid in full a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments imposed by governmental bodies which may attain priority over this Security one-twelfth of: (a) yearly taxes and assessments imposed by governmental bodies which may attain priority over this Security one-twelfth of: (a) yearly taxes and assessments imposed by governmental bodies which may attain priority over this Security of the payment of the form of the formula and the fo

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the UNIFORM COVENANTS, Borrower, and Lender covenant and agree as follows:

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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 's 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 of 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 applications 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 not 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 amortization 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 exercise of any right or remedy.

11. Successor, and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument's all bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17: Borro we covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not exceute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the reperty under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security I as under the Lender and any other Borrower may agree to extend; modify, forbear or make any accommode to is with regard to the terms of this Security Instrument or the Note without that Borrower's

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 he the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums 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 reduces principal, the reduction will be treated as a partial prepaying it, without any prepayment charge under the Note.

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13. Legislation Affecting Lender's Rights. ... natument or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument an inforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Securit. In trument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Borrower provided for in his 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 Lenden's address stated herein or any other address Lender are grates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to For rower or Lender when given as provided in this

dph.

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 lause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of his Security instrument or the Note

are declared to be severable:

16. Borrower's Copy. Borrower shall be given one conformed copy of the No c and of this Security Instrument.

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, assigned or transfer e l and Borrower is not a natural person) or if Borrower enters into Articles, of Agreement for Deed or any agreement for instrument sale of the Property or the beneficial interest in Borrower (and Borrower is not a natural person) without Lender's p. for or then consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrumer. 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 10 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 reinstates shall not apply in the case of acceleration under paragraphs 13 or 17,

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

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). This notice shall specify: (a) the default; (b) the action required to cure the 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; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument; foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence 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

BOX #192 ACCOUNT NUMBER 00000946764 NOTARY PUBLIC STATE OF ILLINOIS | Main This Line Reserved For Lender and Recorder) HAUDONODAM TANYALD OFFICIAL SEAL My Commission expires: 2-3-9/ Given under my hand and official seal, this #1 m subscribed to the floregoing instrument appeared before me this day in person, and acknowledged that THEY signed and delivered the said instrument lide LE free and voluntary act, for the said instrument lide LE. personally known to me to be the same Rerson(s) whose name(s) Notary Public in and for said county and state, THE CHDERSTONED STATE OF ILLINOIS, SEE RIDERS OTTACHED HERETO AND MADE A CARTCHERERORGES THUNDY 1845 687 1861 18:02 16:00 IN WITNESS WHEREOF, Ed. Ower has executed this Mortgage. and in any rider(s) executed by Borrower and recorded with it. an-inimurisal viriuses sidi at beilitainos ananovos ban serres hot os esergas ana steepes a promotive (ag. WO, (ag. WO) XX Othor, s) [specify] Adjustable Rate Mortgage Conversion Rider G. advated Payment Rider Planned Unit Development Rider 2-4 Family Rider XX Condominium Rider XX Adjustable Rate/Rider [Cucck/applicable:box(cs)] i was its published supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. and Security Instrument, the covergatis and agreements of each such rider shall be incorporated and shall amend and 23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with 22. Walver of Homestead. Borrower waives all right of homestead exemption in the Property Notwithstanding the foregoing Borrower shall pay all costs of recordation, if any that it the Federal Mailonal Mongage Association or the Federal Home Loan Mongage Corporation buy all or some of the federal interest under this Scourity that are a some of the federal interest under this Scourity that are a some of the federal interest under this Scourity that are federal of a release deed shall be without charge. with charge to Barrower; for reasonable costs of preparation and delivery of a release deed Borrower and Lender agree 21. Release Alpon paymencofall sums secured by this Socurity Instrument, Lender shall release this Security Instrument receivor) shall be entitled to enter upon, take possession or and manage the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's management of the Property and collection of rents, including, but not limited to receiver's fees, premiums on receiver's or receiver's fees, premiums on receiver's or receiver's fees, premiums on receiver's fees, premium of the fees, p bonds and reasonable attorneys? feest, and then to the sums secured by this Security Instrument. receivor) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property sprior to the expiration of any period of redemption following judicial sale; Lender (in person, by agent or by judicially appointed

20. Lender in Possession: Upon acceleration under paragraph 19 or abandonment of the Property and at any time

of all sums secured by this Security Instrument, without further demand and may foreclose this Security Instrument

othis paragraph (19, cheinghigh, but and thinked to, reasonable attorneys) sees and costs of title evidence:

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or FIVE HUNDRED DOLLARS (\$500.00), whichever is greater. If I fail to timely pay the conversion fee in full the terms of my Note will continue in effect without any change, notwithstanding my execution, or Note Holder's execution, of the document evidencing the modification of the Note.

G. EPPECTIVENESS OF PROVISIONS

Upon my delivery of the execution modification to the Note, Sections 2, 3, and 4 of the Adjustable Rate Note shall cease to be effective."

By signing polow, Borrower accepts and agrees to the above terms and conditions:

IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Mortgage Conversion Rider.

Brus J. Walter ISEAL BOLLOWS

SHIRLEY J. RALSTON BOTTOWER

DIANA PALSTON

__(SEAL) Borrower

(Sign Ocidenal Only)

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term of 15 years if my outstanding principal balance is greater than \$500,000.00 on the Conversion Date, or with a term of 30 years if my outstanding principal balance is less than or equal to \$500,000.00 on the Conversion Date. That interest rate will be higher if the original principal amount of my Loan exceeded 80% of either the purchase price of my home or the appraised value of my home at Loan Settlement as determined by the appraisal prepared and submitted to Note Holder prior to Loan Settlement. If I elect to convert, any limit on interest rate changes on a Change Date or over the term of the Note will not apply in setting the fixed interest rate.

D. CALCULATION OF NEW PAYMENT AMOUNT

The new fixed interest rate will become effective on the Conversion Date if I choose to convert.

My monthly payments at the new fixed interest rate will begin with the first monthly payment due after the Conversion Date. The monthly payment will be the amount that is necessary to repay in full-the principal I am expected to owe on the Conversion Date in substantially equal payments by the end of the term provided in "A" above.

E. ELECTION TO CONVERT

I must execute and deliver to Note Holder a document on a form required by Note Holder evidencing the modifications to the Note at least fifteen (15) days prior to the effective Conversion Date. If I do not do this within the specified time, I can no longer exercise the option to convert on that particular Conversion Date. In this case, the terms of my Note will continue in effect without any change.

Failure of Note Holder to provide the notice described in Paragraph B above, will not extend the time for me to exercise this option to convert. In any event, I must deliver to Note Holder written notice of my election to convert not less than TWENTY (20) days from the Conversion Date.

P. CONVERSION PEE

I agree to pay the Note Holder at the time the document evidencing the modification of the Note is executed and delivered, a nonrefundable conversion fee equal to one percent (1%) of the unpaid principal balance of my Note on the Conversion Date

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under the Note or the Security Instrument on the Conversion Date; (b) I have not been assessed for two or more late payments in the twelve (12) months immediately preceding the Conversion Date; (c) I am current on my payments as of 45 days prior to the Conversion Date: (d) I give the Note Holder notice that I want to convert to a fixed rate within the time specified by the Note Holder; (e) I pay a non-refundable conversion fee equal to the greater of one percent (1%) of the outstanding principal balance of my Note on the Conversion Date or \$500.00.; (f) I sign any documents required by the Note Holder to effect the conversion; (g) I provide the Note Holder with current credit information; and (h) I have not exercised any Assumption Feature offered by the Note Holder and accepted by me as of the Corversion Date.

If I do not exercise this option to convert in accordance with the terms and conditions of this Rider by the FIFTH (5TH) Change Date to occur pursuant to the Adjustable Rate Note after the date of this Rider and the Note, this option to convert created by this Rider shall terminate.

B. NOTE HOLDER'S NOTICE TO BURPOWER

This Conversion Rate Ricer is notice to me of my option to convert and the conditions for exercising that option. Note Holder may, but is not required to, provide me with additional Notice of my option to convert before each Conversion Date. That notice, if provided, will contain the following information:

- (i) the fixed interest rates payable by me if I convert to a fixed interest rate loan and the amount of my new monthly payment at the fixed rate of interest; and
- (ii) a date not less than 15 days from the date the notice is sent, by which I must execute and deliver to Note Holder a document in the form required by Note Holder evidencing my election to convert to a specified fixed rate loan.

C. CALCULATION OF FIXED RATE

My fixed interest rate will be determined by the Note Holder FORTY-FIVE (45) days before each Conversion Date. That interest rate will be equal to the interest rate then charged by Citicorp Savings of Illinois, a Federal Savings and Loan Association, on similar fixed rate loans with a

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ADJUSTABLE RATE MORTGAGE CONVERSION RIDER CITICORP SAVINGS
Citicorp Savings of Illinois
A Federal Savings and Loan Association

Loan Number: 000946764

THIS ADJUSTABLE RATE MORTGAGE CONVERSION RIDER is made this day of August, 1987, and in incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Citicorp Savings of Illinois, a Federal Savings and Loan Association, (the "Lender") and covering the property described in the Security Instrument located at: 2040 SHERMAN #3D EVANSTON, IL 60201

(Property Address)

ADDITIONAL COVENANTS: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. BORROWER'S OPTION TO COUVERT: The Adjustable Rate Note Conversion Rider to Borrower's note contains provisions that allow the Borrower to convert the Adjustable Rate Note to a fixed rate, level payment, fully amortizing loan. That Rider provided as follows:

"A. OPTION TO CONVERT FIXED RATE

I have a Conversion Option which can exercise unless this Section will not permit me to do so. The "Conversion Option" is my option to convert the interest rate I am required to pay by the Note from an adjustable interest rate: (a) to a fixed interest rate loan for the remaining term if my outstanding principal balance on the Conversion Date is less than or equal to Five Hundred Thousand and No/100 Dollars (\$500,000.00); or (b) to a fixed interest rate loan for a term to maturity of fifteen (15) years from the Conversion Date if my outstanding principal balance on the Conversion Date is greater than Five Hundred Thousand and No/100 Dollars (\$500,000.00).

The conversion can only take place on the first FIVE (5) Change Date(s). Each Change Date on which my interest rate can convert from an adjustable rate to a fixed rate is also called a "Conversion Date". I can convert my interest rate only on this (these) Conversion Date(s).

If I want to exercise the Conversion Option, I must first meet certain conditions. Those conditions are that: (a) I am not in default or foreclosure

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ADJUSTABLE RATE UNOFFICIAL COPING ORPOSAVINGS MORTGAGE RIDER UNOFFICIAL COPING OR Savings of Illinois A Federal Savings and Loan Association

Loan Number: 00000946764

NOTICE: The Security Instrument secures a Note which contains a provision allowing for changes in the interest rate. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

This Rider is made this 14TH day of AUGUST , 1987 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, A Federal Savings and Loan Association.

(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at

2040 SHERMAN #3D. EVANSTON, IL 60201

Property Address

MODIFICATIONS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender futher covenant and agree as follows:

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|---|----------|------|-----|----|-----|---------|---------|
| | | | | | | | |

The Note has an "mid... Interest Rate" of 7.15 %. The Note interest rate may be increased or decreased on the FIRST day of the month beginning on SEPTEMBER 1ST , 1988 and on that day of the month every 12 month(s) thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the: [Check one box to indicate Index.]

(1) XX The weekly average yield c. United States Treasury securities adjusted to a constant maturity of available by the Federal Rescribe Board.

In no event over the full term of the Note will the interest rate be increased more than 6.75 percentage points (6.75 %) from the unitial Rate of Interest.

Before each Change Date the Note riolder will calculate the new interest rate by adding 2.70

percentage points (2.70 %) to the Current Index. However, the rate of interest that is required to be paid shall never be increased or decreased on an abusine Change Date by more than 2.00 percentage D

shall never be increased or decreased on an single Change Date by more than 2.00 percentage points (2.00 %) from the rate of intract currently being paid.

(2) * Other:

If the Interest rate changes, the amount of Borrower's monthly payments win change as provided in the Note, Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. Loan Charges

It could be that the loan secured by the Security Instrument is subject to a law which reis maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in cornection with the loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Lender may choose to make this refund by reducing the principal I owe under the Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

C. Prior Liens

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a line which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly net with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form atisfactory to Lender subordinating that lien to this Security Instrument.

D. Transfer of the Property

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

*If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first index named will apply.

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T. Wasselman

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CONDOMINIUM RIPER OFFICIAL CORPOSAVINGS

LOAN NUMBER: 000946764 OFFICIAL CORPOSAVINGS

Corporate Office one South Dearborn Street

One South Dearborn Street Chicago, Illinois 60603 Telephone (1 312) 977-5000

AUGUST THIS CONDOMINIUM RIDER Is made this 14TH day of and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Intrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois a Federal Savings and Loan Association (the "Lender") of the same date and covering the Property 2040 SHERMAN #3D described in the Security Instrument and located at:

EVANSTON,

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: MAISONETTE CONDOMINIUM

(Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Cond minium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (I) Declaration or any other document which creates the Condomir...m Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when dur, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Incurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, fin he periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage" then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for Lazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the rocalied coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of har ard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower that the owners Association maintains a public liability insurance policy exceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are horsely assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security It strument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, excell filter notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condomin'ur, Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casually or in the case of a taking by condemnation or eminent domain:

any amendment to any provision of the Constituent Documents I the provision is for the express benefit of Lender:

terminution of professional management and assumption of self-minagement of the Owners Association;

(iv) any action which would have the effect of rendering the public liability, insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments wher c'ue, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrover secured by the Security Instrument, Unless Borrower and Lender agree to other terms of payment, these amounts shall tear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrov or squesting payment.

By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this Condominium Fider.

RALSTON Raleton Borrower

J. Keefn

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