MORTGAGE

THIS MORTGAGE is made this. 18th	
(herein "Borrower"), and the Mortgagee, GreatAmerican Federal Savings and Lo organized and existing under the laws of The United States of America, w Street, Oak Park, Illinois 60301 (herein "Lender").	en Association, a corporation hose address is 1001 Lake
WHEREAS Borrower is indebted to Lender in the Principal sum of . Thir no/100	ty Thousand and
Dollars, which ir bettedness is evidenced by Borrower's note dated. February (herein "Note"), providing for monthly installments of principal and interestindebtedness, if not corner paid, due and payable on March.	t
To Secure to Lender (a) the repayment of the indebtedness evidenced by the Nepayment of all other sums, with interest thereon, advanced in accordance herewith to Mortgage, and the performance of the covenants and agreements of Borrower herein comof any future advances, with interest the con, made to Borrower by Lender pursuant to "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the located in the County of	o protect the security of this stained, and (b) the repayment paragraph 21 hereof (herein following described property
PARCEL 1:	e de la companya de
LOT 99 (EXCEPT THE NORTHEASTERLY 71 FLET THEREOF) IN WHITE AND CRESUBDIVISION OF BLOCK I IN STAYES SUFFICIENT OF THAT PART OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE NORTHWESTERN PLENDED, IN COOK COUNTY, ILLINOIS. 13-36-233-034 PARCEL 2:	OLE'S HE AST OF ANK
LOT 46 IN HIGGINS SUBDIVISION OF THE MEST HALF OF BLOCK 8 IN JOHNSHIP 40 NORTH SANGE 13, EAST OF THE THIRD PAYAGIPAL MERIDIA COOK COUNTY, ILLINOIS.	INSTON'S
PARCEL 3: 13-36-431-002 Dun	
LOT 11 IN BLOCK 1 IN WATRISS SUBDIVISION OF THE SOUTH nale OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER (EXCEPT THE EAST 115 THEREOF) OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.	FEET
ρ . θ . θ	A 1)

which has the address of 2727	W. THOMAS ST.	CHICAGO	
Willell Hos the address of the tree	[Street]	[City]	•.
IL 60622	. (herein "Property Address");	the second secon	
[State and Zip Code]			

16-01-408-018

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 (or the leasehold estate if this Mortgage is on a leasehold) are 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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prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all such this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration on breaches of any other covenants or agreements of Borrower contained in this Mortgage (c) expenses incurred by Lender in enforcing the covenants and agreements of Bo enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited (d) Borrower takes such action as Lender may reasonably require to assure that the lien in the Property and Borrower's obligation to pay the sums secured by this Morrgage shall payment and cure by Borrower, this Mortgage and the obligations secured hereby shall

no acceleration had occurred,
no acceleration had occurred.

28. Assignment of Ressis; Appointment of Receiver; Lender in Possession. As addition
hereby assigns to Lender the rents of the Property; provided that Borrower shall price in

hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior hereof or abandonment of the Property, have the right to collect and retain such rents. It is the Upon acceleration under paragraph 18 hereof or abandonment of the Property, and it is of any period of redemption following judicial sale, Lender, in person, by agent, or by paragraph of any period of redemption following judicial sale, Lender, in person, by agent, or by paragraph of any period of redemption following judicial sale, Lender, in person, by agent, or by paragraph of any period of rents collected by Lender or the receiver, shall be applied first to payment of the property and collection of rents; including, but not limited to receiver's fees, premiums on attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be attorney as a large the sale of the sale of the property and collection of rents; including this Mortgage. Lender's option prior to make I usually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to make I usually received.

21. Future Advances to Borrower. Such Future Advances, with interest thereon, shall be evidence, by promissory notes stating that said notes are secured hereby. At no time aims indebted ess secured by this Mortgage, not including sums advanced in accordance hereating. Mortgage exceed the original amount of the Note plus US \$ 8,000.00

22. Upon payment of all sums secured by this Mortgage, Lender shall recorrower shall pay all costs of recordation, if any.

23. Will of Homestead, Borrower hereby waives all right of homestead exempter

IN WITNESS V/HEREOF, Borrower has executed this Mortgage.

DIANA LYNN PODRAZA This document is executed by KALES A. GROSSMAN notely for the purpose of expressly valving all Homestead. Rights and any marital right to the property as may be created under the Statutes of the State of throis,

ZEROSSMAN GEORGE

BUENTIN S. PODRAZA

DIANA LYNN PODRAZA

aren a X KAREN A. GROSSMAN

STATE OF ILLINOIS,

..... County ss:

the undersigned, a Notary Public in and the do hereby certify that .. GEORGE GROSSMAN, MARRIED. TO KAREN A GROSSMAN A

PODRAZA: MARRIED TO DIANA personally known to me to be the same person (*) LYNN PODRAZA

subscribed to the foregoing instrument, appeared before me this duy in person, and a signed and delivered the said instrument as their free and voluntary set for รไม่ได้เห็นสาวของเด็วสองโลดเตาสต์สาย set forth.

Given under my hand and official scal, this 265 day of the My Commission expires:

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Service Court and continues in

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Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the

manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payable from time to time on outstanding principal under the Note unless payable from interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's

interest in the Property.

in. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned

and shall be paid to Lende

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Prop and is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an award or eather a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is suthorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the

Property or to the start secured by this Mortgage.

Unless Lender 2 Porrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Le Jer to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of my demand made by the original Borrower and Borrower's successors in interest.

ice by Lender No. Valver. Any forbearance by Lender in exercising any right or remedy hereunder, or 11. Forbears otherwise afforded by applicable law, shall me be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's

right to accelerate the maturity of the indebitions secured by this Mortgage.

12. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or

remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. Successors and Amigus Bound: Joint a Several Liability: Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall intricto, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covernants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Nortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein and (b) any notice to Lender shall be given by certified mail, return receive equested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower at p ovided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender what given in the manner designated herein.

15. Uniform Mortgage: Governing Law: Severability. This form of mort age combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to con titute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with app (10) bit law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

ster of the Property; Assumption. If all or any part of the Property or an interest the ein is sold or transferred 17. Tra by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or e scur brance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliance. It is transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest. If three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by his Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer. Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the creat of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Bostower's successor in interest has executed a written assumption agreement accepted in writing by Lender. Lender the Bostower from all **有机式**对 在 Hd以 obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of accelerate with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the days of mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the approach of such period. Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

Non-Uniform Covenants. Borrower and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall small notice to Borrower as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limit and costs of documentary evidence, abstracts and title reports. ted to, re

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage. Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time

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sees Becarity. It Borrower fails to perform the coverants and agreements contained in this stopenty, are proceeding is commenced which materially affects Lender's interest in the Property, code enforcement, or arrangements or proceedings, involving a consing, insolvency, code enforcement, or arrangements or proceedings, involving a see insolvency, code enforcement, or arrangements or appearances, disburses such an including, but not limited to, disbursement of sees insolvency upon the Property to make repairs. It Lender required mortgage insurance as a see enterny upon the Property to make repairs. It Lender required mortgage insurance as a second of this Mortgage, Borrower shall pay the premiums required to maintain such a time as the requirement for such insurance terminates in accordance with Borrower's and the times as the requirement for such insurance terminates in accordance with Borrower's and

ment development, morrower shan perform an or not tower and regulations of the marming line condominium or planned tinit development, the by-laws and regulations of the marchant, and constituent documents. If a condominium or planned tinit development and constituent documents. If a condominium or planned tinit development and serements of such rider and shall amend and supplement the covenants and agreements of this Morigage as if the rider and about and an advantage as if the rider and about and an account of the rider and about an account of the rider and an account of the rider and rider and account of the rider and rid Editoriance of Property; Leaseholds; Condominianes; Pleasand Unit Developments. Borrower specification of the Property end shall not commit waste or permit impairment or deterioration of the Property equivisions of any lease if this Morigage is on a leasehold. If this Morigage is on a unit in a unit of sections in or many objects of a unit in a

The mental proceeds to principal shall not extend to the proceeds to principal shall not extend the mental proceeds to principal shall not extend the mental proceeds to the proceeds thereof resulting from damage to the Property prior to the sale sale in and to the proceeds thereof resulting from damage to the Property prior to the sale sale of Leader to the proceeds thereof resulting from damage to the Property prior to the sale and to the prior of the sale of Leader to the sale of the sale of

to sorrower that the insurance carrier offers to settle a claim for insurance benefits. Lender within 20,443s from the sorrower that the insurance carrier offers to settle a claim for insurance benefits. Lender to restoration in repair of the Property rewer otherwise agree in writing, insurance proceeds shall be applied to 1.5 oration or repair of viewer sites of resonance in connounces of the security of this Mortgage is proceeds shall be applied to the sums secured by this Mortgage, with the excertity of this any, paid proceeds shall be applied to the sums secured by this Mortgage, with the except if any, paid the manadered by Borrower, or it Borrower fails to respond to Lender within 2. Ays from the seasing one of the insurance be safe I and the second by Borrower, or it Borrower fails to respond to Lender within 2. Ays from the proceeds and the insurance be safe I ander the second by Borrower, or it Borrower fails to respond to Lender within 2. Ays from the process of the insurance be safe I ander the second by Borrower, or it Borrower fails to respond to Lender within 2. Ays from the process of the insurance carrier of settle a claim for insurance based or the second by Borrower, or it because the second to Lender within 2. Ays from the continuous second by Borrower, or it is a claim for insurance carrier of settles a claim for insurance carrier of settles a claim for insurance carrier of the second to be settled as claim for insurance carrier of the second to be settled as claim for insurance by the second to be settled as claim for insurance carrier of the second to be settled as claim for insurance carrier of the second to be settled as claim for insurance by the second to be settled to

the instrumed carrier and I conder Lender make proof of the if not made promptly gagamon brabhaza a shulon llaras bas rebned of elegicas muol ni ed tlara locatati alawanan bra lenghi slaweners bas sejetica edit blod of tragit edit elegicas laras de la constitución de la constitución

pervent ing entorcement of the flen of for white of the Property of any part mercut for the Property of any part mercut for pervent ingenerality of covering or betreatlet receised on the Property insured the Ambin, the term "extended coverage, and such other parameter may require the amount of coverage required to pay the sums secured by the Montgage of the amount of coverage required to pay the sums secured by the Montgage of the insurance shall be chosen by Borrower subject to approval by Lender; provided, be insured in the manner and in the manner the manner of the coverage in the manner of the coverage of in such manner, by Borrower making payment, when due, directly to the charged of it not paid in such manner, by Borrower making payment, when due, directly to the Appropriate shall pay all laxes, lassessment, and other charges. Sines, and impositions attributable to sprinting pay, all laxes, lassessment, and other charges. Sines and impositions attributable to sprinting payment, over this Mortgage, and he are not as a sprinting payment, when due, directly to the manner. It is the promptly furnish to Lender treceipts evidencing such payments will promptly furnish to Lender receipts evidencing such payments. The city Borrower shall promptly furnish to Lender receipts evidencing such payments. The solity is borrower shall agree in writin, to the payment of the obligation secured by the soliton soliton in secured by the soliton soliton in soliton soliton in good (such the lien in provent into prevent the evidence of the Property or any part thereof. Sprinting the payment of the Property or any part thereof. Sprinting the payment of the Property insured state to prevent the property insured the property i

A thereof is a pplicable law a ovides otherwise, all payments received by Lender under the Notice of interest and shall be applied by Lender of an opinicipal of the Note, and then to interest and the Note, and the Note, and the Note is and the Note is a not the Note is a not the Note is a not the Note is not interest and interes

estimated to pay texes assessments, insurance premiums and ground rents as they fall due sensitives in the following pay texes assessments, insurance premiums and ground rents as they fall due in a make up the deficiency within 30 days from the date notice is mailed as any amount increase. Londer shall promptly refund to Borrower any Funds and any increased by the short of the Property is otherwise acquired by Lender, Lender and the property of the sums secured by this Mortgage. Lender and Funds held by called the short of the sums secured by this Mortgage.

singents, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, statumes and ground rents as they fall due, such excess shall be, at Borrower's option, either shains and ground to Byr ower on monthly installments of Funds. If the amount of the Funds Funde held by Lender, together with the future monthly installments of Funds payable prior to

pir to the Funds was made. The Funds are pledged as additional security for the Funds and the interior in a such an institution of a second of which are insured of guaranteed by a Federal of second of guaranteed by a Federal of the Funds to such an institution). Lender shall apply the Funds to pay said taxes, assessments for the Funds and applicable law assessments and by an include the Funds and applicable law so that a second to fine funds and applicable law with a shall be to bottower, and unless such agreement is made on applicable, law this family a shall be required to pay Bottower and instruction of this pay for the Funds to be pay Bottower and instruction of the Funds and institute of a shall be required to pay Bottower any interest or earnings on the Funds. Lender paul characters as an interest and debia to the Funds and the Funds

installments of principal and interest are payable tinder the Note, until the Note is paid in full, and interest are payable under the Note, until the Note is paid in full, against of principal and interest are payable under the Note, until the Note is paid in this second to may all as reasonably estimated intitially and from installments for mortgage insurance, if any, all as reasonably estimated initially and from installments and bills and reasonable estimates thereof.

The saccessments and bills and reasonable estimates thereof insurance by a Federal or its institution the deposits or accounts of which are insured or guaranteed by a Federal or its insurance is such an institution). Lender shall apply the Funds to pay said taxes, assessments, after it lender it such an institution). Lender shall apply the Funds to pay said taxes, assessments,

Secretaries and Lender coverant and agree as follows:

The Principal of and interest on the principal of and interest on the secured by this Mortgage.

	STATE OF ILLINOIS
	STATE OF ILLINOIS
_	DO HEREBY CERTIFY THAT. DIANA LYNN PODRAZA, MARRIED TO QUENTIN S. PODRAZA
	SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON, AND ACK-
	NOWLEDGED THAT SHE SIGNED AND DELIVERED THE SAID INSTRUMENT AS. HER FREE AND
	VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH.
	GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 24. M. DAY OF FELX V. 217, 19.82
	Tone 26, 1989 (houle) It Baken
	NOTARY PUBLIC
	STATE OF ILLINOIS
•	DO HEREBY CERTIFY THAT. KAREN A. GROSSMAN, MARRIED TO GEORGE GROSSMAN
	SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON, AND ACK-
	NOWLEDGED THAT SHE SIGNED AND DELIVERED THE SAID INSTRUMENT AS HER FREE AND
	VOLUNTARY ACT, FOR THE USES AND PURPOSES THEREIN SET FORTH.
	GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS. 28. DAY OF
	MY COMMISSION EXPIRES:
	June 26, 1989 hailes It July
	NOTARY PUBLIC /

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Loan # 01-10526961 UNOFFICIAL Green by Fed. S. James by Fed. S. James by Melley S. Joseph Control of Contro

ADJUSTABLE PAYMENT RIDER

RIDER ATTACHED TO MORTGAGE FOR RECORDING

THIS ADJUSTABLE PAYMI 19, and is incorporated into and and a Deed to Secure Debt (the "Security Instruction Borrower's Adjustable Payment No.	THIS ADJUSTABLE PAYMENT RIDER is made this 18th day of February. 87, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or ed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to use Borrower's Adjustable Payment Note to GreatAmerican Federal Savings & Loan Association (the "Lender") of same date (the "Note") and covering the property described in the Security Instrument and located at:			
2727 W. THOMAS ST.	CHICAGO, IL 60622			
	(Property Address)			

This Note Contains Provisions Allowing For Changes In The Interest Rate And The Monthly Payment And For Increases in The Principal Amount To Be Repaid.

The Note Also Provides For Calculations Of Two Separate Monthly Payment Amounts. One Will Be The Amount That The Borrower Must Actually Pay Each Month. The Other Will Be An Amount That The Borrower Wark Pay Each Month To Fully Repay The Loan On The Maturity Date. This Means That The Borrower Could Repay More Than The Amount Originally Borrowed Or That The Borrower Could Repay The Loan Before Thy Maturity Date.

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

interest rate and the monthly payments, as follows:

2. INTEREST

(A) Interest Owed

Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on

the date of this Note and continuing until the full amount of principal has been paid.

Beginning on the date of this Note, I will owe interest at a yearly rate of 9.220.

Wall owe will the full amount of principal has been paid.

9.220.

9. The rate of interest I will owe will the full amount of principal has been paid.

1. 19.8. The rate of interest I will owe will the full amount of principal has been paid.

1. 19.8. The rate of interest I will owe will the full amount of principal has been paid.

1. 19.8. The rate of interest I will owe will have principal has been paid.

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1. 19.8. The rate of interest I will owe will have principal has been paid.

1. 19.8. The rate of interest I will owe will have principal has been paid. "Interest Change Date." The new rate of interest will become effective on each Interest Change Date.

(B) The Index

Beginning with the first Change Date, my interest . a will be based on an Index. The "Index" is the MEELLY average yield on United States Treasury securities adjusted 15% constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index sigure 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 chor se a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

The most recently available Index figure as of the date 30 but not mo ett an 45 days before each Interest Change Date is called the "Current Index."

(C) Calculation of Interest Rate Changes

Before each Interest Change Date, the Note Holder will calculate my new rate of interest by adding %) to the Current Index. This amount will be my new rate of interest until the next percentage points (... Interest Change Date.

(D) Interest After Default

The rate of interest required by this Section 2 is the rate I will owe both before and aft rat y default described in

CALCULATION OF AMOUNTS OWED EACH MONTH

The Note Holder will calculate my Full Monthly Amount. The "Full Monthly Amount" is the amount of the monthly payment that would be sufficient to repay the unpaid principal balance of the loan at the rate of interest I am required to pay by Sections 2(A) and 2(C) above in substantially equal monthly payments over an amonication period Note Holder will calculate the new Full Monthly Amount which I will owe each month beginning on the first monthly payment date after the Interest Change Date.

The Full Monthly Amount I owe may be more or less than the amount I am required to pay each month. Section 5 below describes how my unpaid principal balance will change if the amount of my monthly payment and the Full Monthly Amount are different.

PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month. My monthly payments will be applied to interest before principal.

charges described below that I may owe under this Note. If I still owe amounts under this Note on the maturity date, I will pay those amounts in full on that date. Those amounts could be greater than the amount of my last monthly payment before the maturity date.

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Adjustable Raic Rider, or of diminishing the value of Lender's security, then Lender, at a femiliar the parameters of expiration of applicable laws would processes masses masses as the parameters of expiration of applicable laws would processes masses masses as the parameters of expiration of applicable laws would processes masses masses and the parameters of expiration of applicable laws would processes masses of expiration of applicable laws would processes masses of the parameters of the pa runent of this Adjustable Rate Rider (other than this paragraph I) unenforceable any part of the sums secured hereby uncollectable, as Therwise provided in the enscinent of expiration of applicable laws have the effect of tendering the provier design berein e service en branche de branche service designes services.

The relined reduces principal, the reducitor "Ill be treated as a partial prepayse to make this tetind by reducing the principal owed inder the Note of by sums already collected from Borrower which exceeded permitted limits will be Security instrument is subject to a law which ets maximum loan charges and that loan with the loan and the loan security instrument is subject to a law which are collected in connection with the loan and such connection with the loan such connection.

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Sortower's Right to Kertstate") is amended to read as follows:

Sold in the standard of the sum secured by this Security Instru
The right to have any proceed ings begun by Lender to critorice this Security Instru
The right to have any proceed ings begun by Lender to critorice this Security Instru
The right to have any proceed ings it to reinstate shall be exercised in the manner required tage one giorings but good one tout stands your engineering to the street of the stand alignment.

ferge to keep at the promises and agreements made in the Note and in this Security d by Lender a so may charge a noter a consent to any sale of transfer. or elderdesse strain in manager of surface as saturation agreement that it is accepted to table; (3) interest will be payable on the sums secured by this Security Instrument at a singles in the terms of the Note and this Security Instrument tequired by Lender are stiodic adjust ment in the interest rate, a different final payment date for the loan, and sale of transfer it. (I) Borrower causes to be submitted to Lender information required tales of transfer it. (I) Borrower causes to be submitted to Lender information required tales. (2) Lender in agreement in

soution to accelerate. Lender shall mail Borrower notice of acceleration in accordance of accelerate, Lender shall mail and an accordance of actions of the sums declared due. If Borrower fails to pay such sums prior to fife expiration of the sums declared due. If Borrower fails to pay such sums prior to fife expiration of the further notice or demand on Borrower, invoke any remedies permitted by para-

Agentify instrument is amended to read as follows:

Actually instrument is amended to read as follows:

Actually instrument is all or any part of the Property or an interest therein is sold or transwhich does not relate to a transfer of rights of occupancy in the property (b) the
which does not relate to a transfer of rights of occupancy in the property (b) the
misting or (d) the grant of any leasehold interest of three years or less not containmay, at Lender's option, declare all the sums secured by this Security Instrument to NOLLAWISSY ALI

I will make my monthly payments at t Oak Park, 11: 60001, or at a different place if required by the blots Holder.

(B) Amount of Mountaly Payme

My monthly payment will be in the amount of U.S. \$. 246.16. The Note Holder will change my monthly payment as required by Section 4(C) below on the 1ST. Interest Change Date and on that day every 1211 month thereafter Each of these dates is called a "Payment Change Date." The Note Holder will also change my monthly payment on any Interest Change Date if Section 5(B) below requires me to pay the Full Monthly Amount sweets Mai the fisherally contractive to of the

(C) Calculation of Monthly Payment Changes

Before each Payment Change Date, the Note Holder will calculate a new monthly payment sufficient to repay the unpaid principal balance on my loan in full over the remaining amortization period at the Payment Rate in substantially equal payments. The "Payment Rate" is the Index on the most recent Interest Change Date plus 0.3500 percentage points (. 3.500 %).

I will pay the amount of my new monthly payment until the next Payment Change Date unless Section 5(B) below

requires me to pay the Full Monthly Amount. (D) Effective Date of Payment Changes

Until my monthly payment is again changed, I will pay the amount of my new monthly payment each month beginning on the first monthly payment date after the Payment Change Date, or Interest Change Date if I am required to pay the Full Monthly Amount.

UNPAID PRINCIPAL BALANCE

(A) Changes My Unpaid Principal Balance

My monthly payment could be less than the amount of the interest portion of the first Full Monthly Amount I owe or less than the increst portion of my first Full Monthly Amount after an Interest Change Date. If so, the Note Holder will subtract the amount of my monthly payment from the amount of interest I owe and will add the difference to my unpaid principal bails ice each month until the next Interest Change Date. The Note Holder will also add interest on the amount of this difference to my unpaid principal balance each month. Until the next Interest Change Date when the Note Holder detern in is my new rate of interest on my then unpaid principal balance, the rate of interest on the interest added to principal will be the rate determined in Section 2 above.

My monthly payment could be more than the amount of the Full Monthly Amount. If so, the Note Holder will subtract the difference from the unpala principal balance of my loan each month until the next Interest Change Date

as if I had made a partial prepayment under Section 7 below.

(B) Limit on Unpaid Principal Balan e: Required Full Monthly Amount

My unpaid principal balance can never ex eed a maximum amount equal to one hundred twenty-five percent (125%) of the principal amount I criginally bo to ved. If my paying the amount of my monthly payment after any Interest Change Date would cause the unpaid price out balance to exceed that maximum amount at any time, I must pay instead the Full Monthly Amount as my monthly payment whill the next Payment Change Date,

NOTICE OF CHANGES payment before the effective date of any change. The notice vill include information required by law to be given me and also the little and telephone number of a person who will at swar any question I may have regarding the notice.

CHARGES, LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

4. Charges: Liens. Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making when due, directly to the payee thereof. Borrower shall promptly fur ish to Lender all notices of automats due under this paragraph, and in the event Borrower shall make payment directly. Porrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any on which has priority over this Security Instrument; provided, that Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner a reptable to Lender; (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proce on as which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or are part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordar at a such lien to this Security Instrument

If Lender determines that all or any part of the Property is subject to a lien which may attain a priority over this Security Instrument, Lander shall send Borrower notice identifying such lien. Borrower shall satisfy sech lien or take

one or more of the actions set forth above within ten days of the giving of notice.

NOTICE

Uniform Covenant 14 of the Security Instrument is amended to read as follows:

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrowet provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein of to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the

UNIFORM MORTGAGE: GOVERNING LAW; SEVERABILITY

Uniform Covenant 13 of the Security Instrument is amended to read as follows: 15. Uniform Mortage: Governing Law; Severability. This form of 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. 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 Instrument or the Note conflicts with applicable law, such conflict shall not affect when provisions of this Section Instrument or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Security Instrument and the Note are declared to be severable.

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