

This instrument, made this 12TH day of MARCH , 19 87, between ALBERT B. GOLDMAN AND DARLENE A. GOLDMAN , HIS WIFE, AS JOINT TENANTS.

SHILTEC MORTGAGE CORPORATION

a corporation existing and doing under the laws of the State of Wisconsin
mortgages.

Mortgagor, and
57156297

Witnesseth: That whereas the Mortgagor is justly indebted to the Mortgagee, as is evidenced by a certain promissory note bearing date

same herewith, in the principal sum of

FIFTY-SEVEN THOUSAND THREE HUNDRED FORTY-NINE AND NO /100

(\$ 57349.00) *** SEVEN AND 50/100**

Dollars payable with interest at the rate of per centum (7.500 %) per annum on the unpaid balance until paid, and such payments to the order of the Mortgagee in his office in Roselle, Illinois

or at such other place as the latter may designate is written, and entered; the said principal and interest being payable in monthly installments of **FOUR HUNDRED ONE AND NO /100** Dollars (\$ 401.00)

on the first day of MAY , 19 87, and a like sum of the first day of each and every month thereafter until the note is fully paid, except that the first payment of principal and interest, if not sooner paid, shall be due and payable on the first day of JUNE , 19 87.

See Adjustable Rate Rider

Now, therefore, the said Mortgagor, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these present Mortgage and Warrent unto the Mortgagee, its successors or assigns, the following described Real Estate situate, situated, and being in the county of

and the State of Illinois, to wit:

PARCEL 1: UNIT 1 AREA 1 LOT 2 IN BARRINGTON SQUARE UNIT 1, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 24, 1969 AS DOCUMENT 21013529 IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT APPURTENANT TO THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN DECLARATION RECORDED JUNE 6, 1970 AS DOCUMENT NO. 21178177.

TAX KEY NO: 07-07-201-002 P.A.: 2205 WEST SYRATHAM PLACE, HOFFMAN ESTATES, IL. 60195
The attached Riders are incorporated herein and made a part of this instrument.

Together with all and singular the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues, and profits thereof; and all appurteatus and fixtures of every kind for the purpose of supporting or distributing heat, light, water, or power, and all plants, trees and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estates, rights, title, and interest of the said Mortgagor in and to said premises.

To have and to hold the above-described premises, with the appurteatus and fixtures, unto the said Mortgagee, his successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagor does hereby expressly release and waive.

And said Mortgagor covenants and agrees:

To keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue

of this instrument; not to suffer any kind of encroachments or material men to attach to said premises; to pay to the Mortgagee as hereinafter provided, until said note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situate, upon the Mortgagor on account of the ownership thereof; (2) a sum sufficient to keep all buildings thereon at any time on said premises, during the continuance of said indebtedness, insured for the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagor.

This Note is used in connection with mortgages issued under the one-to-four-family programs of the National Housing Act which provide for private mortgage insurance premium payments.

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Then the two wings of the independent army were combined in December 1914 under General Sir Douglas Haig, who became Commander-in-Chief of the British Expeditionary Force. The new army was given the name of the British Army of the Rhine. It was formed by the amalgamation of the British Expeditionary Force and the British Army of the Rhine. The British Army of the Rhine was formed by the amalgamation of the British Expeditionary Force and the British Army of the Rhine.

and to understand some of the principles of the hydrocarbon
gasification process, and to see the use of the various hydrocarbon
gasification processes.

cumulated under the provision of section 17 of the preceding paragraph; if there shall be a deficiency under any of the provisions cumulated under the provision of section 17 of the preceding paragraph, the deficiency may be paid out of the proceeds of such shares or out of the proceeds of such shares as may be available for the payment of the deficiency.

do to the new represented theory, the Ricci gauge shall, in com-
munity with the metric of each independence, contribute to the mechanics of
the Riemannian manifold under the covariants of subjec-
tion (4) of the preceding paper (with the Mordukhaev has not
some obligation to say to the Secretary of Housing and Urban
Development that a better name than "Ricci gauge" would be
desirable in view of the language of the title).

However, the negotiations which made by the Nationalists under
supervision, (by) of the preceding paragraph shall not be sufficient
to any good-will, (and) satisfaction, or interest
of the Chinese people, as the case may be, when the same shall become due
for payment, (the) the lessee agrees shall pay to the Nationalists an
amount necessary to make up the deficiency, on or before the
date when payment of such ground-rents, taxes, etc., becomes due.
In consideration of such arrangement, the
Nationalist Government shall be due, if at any time the Nationalists
shall consider it necessary to make away with the property, all payments of the
ground-rents, taxes, etc., shall be paid by the lessee.

If the total of the premiums made by the Mortgagor under subsection (c) of the preceding paragraph shall exceed the amount of the instalments actually made by the Mortgagor under

Any delinquency in the amount of any such negotiable monthly payment shall, unless made good by the Mortgagee, prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may cause a sale charge held in succeed four times (4) of each dollar (51) for each day, until notice given (15) days in advance, to cover the entire unpaid note plus interest (15) days in advance, to cover the entire expense incurred in holding delinquent payments.

(i) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of monthly insurance premium), at this rate many other insured firms, if my take, special assessments, etc., and (ii) amounts reserved for insurance premiums, etc., the rate charged (iii) interest on the note secured hereby;

(iv) amortization of the principal of the said note; and (v) the charges.

There are many species of trees in the forest, such as oak, pine, cedar, and maple.

При тим, що він вже зробив багато, він не може зробити все. Але він зробив багато, і це дуже важливо.

1. **Задача:** Пусть α и β — различные прямые в плоскости P , A — точка, не лежащая в плоскости P . Доказать, что существует единственное прямое a , проходящее через A и пересекающее прямые α и β .

(1) It was the duty of every member of the Legislative Assembly to do his duty to the State.

by the University of Houston, and Ufuna Development, as follows:

the first time in history that the world could be ruled by one man.

This privilege is granted to my wife a wife, or in part.

ANSWER **Part 1:** The following table summarizes the results of the analysis.

members of any party that identify the same.

These figures, however, do not go back to the November 1960 survey, in which case the rate of increase of the working population would be considerably higher.

stage is the ordinary nervous system, that the higher
and more complicated forms of nervous system, as the spinal
cord, the brain, etc., are developed upon the ordinary nervous
system, just as the higher animals are developed upon the
lower.

proceeds on the side of the marginal producer, if not other wise paid by the Marginalizer.

With regards to the progressivity factor mentioned in the discussion it may be necessary for the proper formulation of the fiscal policy to pay off the debts held by the public sector.

which performed, as no other, any part of the administration after their return from the West Indies, and continued to do so until December 1803, and then, as far as I can learn, was superseded by Mr. Pitt's Ministers.

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costs, taxes, insurance, and other items necessary for the protection and preservation of the property.

All insurance shall be carried in companies approved by the Mortgagor and the policies and renewals hereof shall be held by the Mortgagor and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss the Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagor jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagor at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

If the premises, or any part thereof, be condemned under the power of eminent domain, or acquired for a public use, the damages, proceeds, and the consideration for such acquisition, to the extent of the full amount of indebtedness upon this Mortgage, and the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and shall be paid back to the Mortgagee to be applied by it on account of the indebtedness secured hereby, whether due or not.

The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 90 days from the date hereof, written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 90 days' time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility, the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

In the event of default in making any monthly payment provided for herein and in the note secured hereby for a period of thirty (30) days after the due date thereof, or in case of a breach of any covenant or agreement herein stipulated, then the whole of said principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, become immediately due and payable.

In the event that the whole of said debt is declared to be due, the Mortgagee shall have the right immediately to foreclose this mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may at any time thereafter, either before or after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the solvency or insolvency of the person or persons liable for the payment of the indebtedness secured hereby, at the time of such application for appointment of a receiver, or for an order to place Mortgagee in possession of the premises, and without regard to the value of said premises or whether the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee in possession of the premises, or appoint a receiver for the benefit of the Mortgagor with power to collect the rents, issues, and profits of the said premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full statutory period of redemption, and such rents, issues, and profits when collected shall be applied toward the payment of the indebtedness.

Whenever the said Mortgagee shall be placed in possession of the above described premises under an order of a court in which an action is pending to foreclose this mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may keep the said premises in good repair; pay such current or back taxes and assessments as may be due on the said premises; pay for and maintain such insurance in such amounts as shall have been required by the Mortgagee; lease the said premises to the Mortgagor or others upon such terms and conditions, either within or beyond any period of redemption, as are approved by the court; collect and receive the rents, issues, and profits for the use of the premises hereinabove described, and employ other persons and expend itself such amounts as are reasonably necessary to carry out the provisions of this paragraph.

And in case of foreclosure of this mortgage by said Mortgagee in any court of law or equity or reasonable sum shall be allowed for the solicitor's fees and stenographers' fees of the complainant in such proceeding, and also for all outlays for documentary evidence and the cost of a complete abstract of title for the purpose of such foreclosure; the in case of an order of sale, a legal proceeding, wherein the Mortgagor shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorney or solicitors of the Mortgagee, so made parties, for services in such suit or proceedings, shall be a further lien and charge upon the said premises under this mortgage, and all such expense shall become so much additional indebtedness secured hereby and be allowed in any decree foreclosing this mortgage.

And there shall be included in any decree foreclosing this mortgage and be paid out of the proceeds of any sale made in pursuance of any such decree: (1) All the costs of such suit or cause, advertising, sale, and conveyance, including attorney's, solicitor's, and stenographer's fees, outlays for documentary evidence and cost of said abstract and examination of title; (2) all the money advanced by the Mortgagee, if any, for the purpose authorized in the mortgage with interest on such advances at the rate set forth in the note secured hereby, from the time such advances are made; (3) all the accrued interest remaining unpaid on the indebtedness hereby secured; (4) all the said principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said note at the time and in the manner aforesaid and shall abide by, comply with, and duly perform, all the covenants and agreements herein, then no conveyance shall be null and void and Mortgagor will, within thirty (30) days after written demand therefor by Mortgagor, execute a release or satisfaction of this mortgage, and Mortgagor hereby waives the benefits of all statutes or laws which require the earlier execution or delivery of such release or satisfaction by Mortgagor.

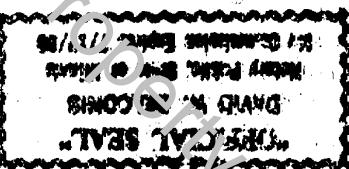
It is expressly agreed that an extension of the time for payment of the debt hereby secured given by the Mortgagee in any manner in interest of the Mortgagor shall operate to extend, in any manner, the original liability of the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall accrue, to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

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ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED
DATE 10/17/2019 BY 6050-A-007/MARSHAL

201705298



RECEIVED TO:
TRANSMISSIONAL EXPRESS MORTGAGE COMPANY
775 EAST MURGE ROAD, SUITE 810
ROCKFORD, IL 60112



RECEIVED
CLERK'S OFFICE
COOK COUNTY CLERK'S OFFICE

CHICAGO, ILLINOIS, ON THIS

DAY OF APRIL, A.D. 19

THIS THE BOARD OF TRUSTEES OF THE COUNTY OF

ILLINOIS INSTRUMENT PREPARED BY:

ALBERT B. GOODMAN

12TH

MARCH

1987

RECEIVED
CLERK'S OFFICE
COOK COUNTY CLERK'S OFFICE
CHICAGO, ILLINOIS, ON THIS DAY OF MARCH, A.D. 1987
AT THE REQUEST OF ALBERT B. GOODMAN
RECEIVED
CLERK'S OFFICE
COOK COUNTY CLERK'S OFFICE
CHICAGO, ILLINOIS, ON THIS DAY OF MARCH, A.D. 1987
AT THE REQUEST OF ALBERT B. GOODMAN

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THESE ADJUSTABLE RATE MORTGAGE AGREEMENT AND CONDITIONS OF THIS MORTGAGE,
BECOME PART HEREOF FOR

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FHA Case No. 121-4853320-703

RIDER TO STATE OF ILLINOIS FORM NO. 5 6 2 9 /
MORTGAGE HUD-92116M (10-85)

This rider attached to and made a part of the Mortgage
between ALBERT B. GOLDMAN AND DARLENE A. GOLDMAN, HIS WIFE, AS JOINT TENANTS, Mortgagor, and

SHELTER MORTGAGE CORPORATION, Mortgagee, dated MARCH 12, 1987 revises said Mortgage as follows:

1. Page 2, the second covenant of the Mortgagor is amended to read:

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 sum:

- (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 (all as estimated by the Mortgagor) 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 Mortgagor in trust to pay said ground rents, premiums, taxes and special assessments; and
- (b) All payments mentioned in the preceding subsection of this paragraph and all payments 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 Mortgagor to the following items in the order set 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 principal of the said note; and
 - (IV) late charges.

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, constitute an event of default under this mortgage. The Mortgagor may collect a "late charge" not to exceed 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 Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagor for ground 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 Mortgagor any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagor shall tender to the Mortgagor, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagor shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor 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 Mortgagor acquires the property otherwise after default, the Mortgagor 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.

2. Page 3, the penultimate paragraph is amended to add the following sentence:

This option may not be exercised by the Mortgagor when the ineligibility for insurance under the National Housing Act is due to the Mortgagor's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

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3. Page 2, the addition of the following paragraph:
The mortgagor shall, with the prior approval of the Federal
Housing Commissioner, or his designee, declare all sums secured by
this mortgage to be immediately due and payable if all or a part
of the property is sold or otherwise transferred (other than by
devise, descent or operation of law) by the mortgagor, pursuant to
a contract of sale executed not later than 24 months after the
date of execution of this mortgage or not later than 24 months
after the date of a prior transfer of the property subject to this
mortgage, to a purchaser whose credit has not been approved in
accordance with the requirements of the Commissioner.

IN WITNESS WHEREOF, Mortgagor has set his hand and seal the day and year first
aforesaid.

Albert B. Goldman
ALBERT B. GOLDMAN

(SEAL)

Darlene A. Goldman
DARLENE A. GOLDMAN

(SEAL)

Signed, sealed and delivered
in the presence of

Edward Goldman

After recording return to:
Financial Express Mortgage Company
975 East Nerge Road, Suite #10
Roselle, IL 60172
Loan No: 0152006494

RECORDED - INDEXED - FILED
COOK COUNTY CLERK'S OFFICE
MAY 10 1988

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d 7 1 5 6 2 3 /
For use only with an Adjustable
Rate Mortgage, Deed of Trust or
Security Deed insured under
section 203(b), 203(k) (first
lien only) or 234(c) of the
National Housing Act, using the
Margin method.

ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 12TH day
of MARCH, 1987, and is incorporated into and shall be
deemed to amend and supplement the Mortgage, Deed of Trust or
Security Deed ("Mortgage"), of even date herewith, given by the
undersigned ("Mortgagor") to secure Mortgagor's Adjustable Rate
Note ("Note"), of even date herewith, to SHELTER MORTGAGE CORPORATION
("Mortgagee"), covering the premises described in the Mortgage
and located at 2205 WEST STRATHAM PLACE.

Hoffman Estates, IL 60195

Notwithstanding anything to the contrary set forth in the
Mortgage, Mortgagor and Mortgagee hereby agree to the following:

1. Under the Note, the initial stated interest rate of SEVEN AND 50/100
per centum 7,500-% per annum ("Initial Interest Rate") on
the unpaid principal balance is subject to change, as
hereinafter described. When the interest rate changes, the
equal monthly installments of principal and interest also
will be adjusted, as hereinafter provided, so that each
installment will be in an amount necessary to fully amortize
the unpaid principal balance of the Note, at the new adjusted
interest rate, over the remaining term of the Note.
2. The first adjustment to the interest rate (if any adjustment
is required) will be effective on the first day of
JULY 01, 1988 (which date will not be less than
twelve months nor more than eighteen months from the due date
of the first installment payment under the Note), and
thereafter each adjustment to the interest rate will be made
effective on that day of each succeeding year during the term
of the Mortgage ("Change Date").
3. Each adjustment to the interest rate will be made based upon
the following method of employing the weekly average yield on
United States Treasury Securities adjusted to a constant
maturity of one year ("Index"; the Index is published in the
Federal Reserve Bulletin and made available by the United
States Treasury Department in Statistical Release H. 15)

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2

(519)). As of each Change Date, it will be determined whether or not an interest rate adjustment must be made, and the amount of the new adjusted interest rate, if any, as follows:

- (a) The amount of the Index will be determined, using the most recently available figure, thirty (30) days before the Change Date ("Current Index").
- (b) Two percentage points (2.00%, the "Margin") will be added to the Current Index and the sum of this addition will be rounded to the nearest one-eighth of one percentage point (0.125%). The rounded sum, of the Margin plus the Current Index, will be called the "Calculated Interest Rate" for each Change Date.
- (c) The Calculated Interest Rate will be compared to the interest rate being earned immediately prior to the current Change Date (such interest rate being called the "Existing Interest Rate"). Then, the new adjusted interest rate, if any, will be determined as follows:
 - (i) If the Calculated Interest Rate is the same as the Existing Interest Rate, the interest rate will not change.
 - (ii) If the difference between the Calculated Interest Rate and the Existing Interest Rate is less than or equal to one percentage point, the new adjusted interest rate will be equal to the Calculated Interest Rate (subject to the maximum allowable change over the term of the Mortgage of five percentage points, in either direction, from the Initial Interest Rate, herein called the "5% Cap").
 - (iii) If the Calculated Interest Rate exceeds the Existing Interest Rate by more than one percentage point, the new adjusted interest rate will be equal to one percentage point higher than the Existing Interest Rate (subject to the 5% Cap).
 - (iv) If the Calculated Interest Rate is less than the Existing Interest Rate by more than one percentage point, the new adjusted interest rate will be equal to one percentage point less than the Existing Interest Rate (subject to the 5% Cap).

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- (d) Notwithstanding anything contained in this Adjustable Rate Rider, in no event will any new adjusted interest rate be more than five percentage (5%) points higher or lower than the Initial Interest Rate. If any increase or decrease in the Existing Interest Rate would cause the new adjusted interest rate to exceed the 5% Cap, the new adjusted interest rate will be limited to five percentage (5%) points higher or lower, whichever is applicable, than the Initial Interest Rate.
- (e) Mortgagee will perform the functions required under Subparagraphs 3(a), (b) and (c) to determine the amount of the new adjusted rate, if any. Any such new adjusted interest rate will become effective on the Change Date and thereafter will be deemed to be the Existing Interest Rate. The new Existing Interest Rate will remain in effect until the next Change Date on which the interest rate is adjusted.
- (f) The method set forth in this Paragraph 3 of this Adjustable Rate Rider, for determining whether or not an adjustment must be made to the Existing Interest Rate incorporates the effects of the provisions of 24 CFR 203.49(e)(1) and 214.79(e)(1) which require that changes in the Index in excess of one percentage point must be carried over for inclusion in adjustments to the Existing Interest Rate in subsequent years.
- (g) If the Index is no longer available, Mortgagee will be required to use any index prescribed by the Department of Housing and Urban Development. Mortgagee will notify Mortgagor in writing of any such substitute index (giving all necessary information for Mortgagor to obtain such index) and after the date of such notice the substitute index will be deemed to be the Index hereunder.
4. (a) If the Existing Interest Rate changes on any Change Date, Mortgagee will recalculate the monthly installment payments of principal and interest to determine the amount which would be necessary to repay in full, on the maturity date, the unpaid principal balance (which unpaid principal balance will be deemed to be the amount due on such Change Date assuming there has been no default in any payment on the Note but that all prepayments on the Note have been taken into account), at the new Existing Interest Rate, in equal monthly payments. On or before the Change Date, Mortgagee will give Mortgagor written notice ("Adjustment Notice") of

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any change in the Existing Interest Rate and of the revised amount of the monthly installment payments of principal and interest, calculated as provided above. Each Adjustment Notice will set forth: (i) the date the Adjustment Notice is given, (ii) the Change Date, (iii) the new Existing Interest Rate as adjusted on the Change Date, (iv) the amount of the adjusted monthly installment payments, calculated as provided above, (v) the Current Index, (vi) the method of calculating the adjustment to the monthly installment payments, and (vii) any other information which may be required by law from time to time.

(b) Mortgagor agrees to pay the adjusted monthly installment amount beginning on the first payment date which occurs at least thirty (30) days after Mortgagee has given the Adjustment Notice to Mortgagor. Mortgagor will continue to pay the adjusted monthly installment amount set forth in the last Adjustment Notice given by Mortgagee to Mortgagor until the first payment date which occurs at least thirty (30) days after Mortgagee has given a further Adjustment Notice to Mortgagor. Notwithstanding anything to the contrary contained in this Adjustable Rate Rider or the Mortgage, Mortgagor will be relieved of any obligation to pay, and Mortgagee will have forfeited its right to collect, any increase in the monthly installment amount (caused by the recalculation of such amount under Subparagraph 4(a)) for any payment date occurring less than thirty (30) days before Mortgagee has given the applicable Adjustment Notice to Mortgagor.

(c) Notwithstanding anything contained in this Adjustable Rate Rider, in the event that (i) the Existing Interest Rate was reduced on a Change Date, and (ii) Mortgagee failed to give the Adjustment Notice when required, and (iii) Mortgagor, consequently, has made any monthly installment payments in excess of the amount which would have been set forth in such Adjustment Notice ("Excess Payments"), then Mortgagor, at Mortgagor's sole option, may either (1) demand the return from Mortgagee (who for the purposes of this sentence will be deemed to be the mortgagee, or mortgagee, who received such Excess Payments, whether or not any such mortgagee subsequently assigned the Mortgage) of all or any portion of such Excess Payments, with interest thereon at a rate equal to the Index on the Change Date when the Existing Interest Rate was so reduced, from the date each such Excess Payment was made by Mortgagor to repayment, or (2) request

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that all or any portion of such Excess Payments, together with all interest thereon calculated as provided above, be applied as payments against principal.

5. Nothing contained in this Adjustable Rate Rider will permit Mortgagor to accomplish an interest rate adjustment through an increase (or decrease) to the unpaid principal balance. Changes to the Existing Interest Rate may only be reflected through adjustment to Mortgagor's monthly installment payments of principal and interest, as provided for herein.

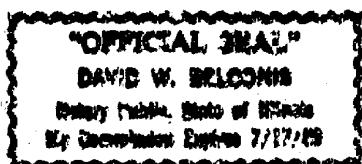
BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Albert B. Goldman (Seal)
ALBERT B. Mortgagor GOLDMAN

Darlene A. Goldman (Seal)
DARLENE A. Mortgagor GOLDMAN

I, David W. Belconis, a notary public, in and for the county and state aforesaid, Do Hereby Certify That ALBERT B. GOLDMAN and DARLENE A. GOLDMAN, his wife, personally known to me to be the same person whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument as their free and voluntary act for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and Notarial Seal this 12TH Day MARCH , A.D. 1987.



David W. Belconis
Notary Public

TAX KEY NO.: 07-07-201-002 P.A.: 2205 WEST STRATHAM PLACE, HOFFMAN ESTATES, IL 60195

PARCEL 1: UNIT 1 AREA 1 LOT 2 IN BARRINGTON SQUARE UNIT 1, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 7, TOWNSHIP #1 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 24, 1969 AS DOCUMENT 21013529 IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENT APPURTEINANT TO THE ABOVE DESCRIBED REAL ESTATE AS DEFINED IN DECLARATION RECORDED JUNE 8, 1970 AS DOCUMENT NO. 21178177.

UNOFFICIAL COPY

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CLAGE - 10000000
RECORDED IN COOK COUNTY
ON JULY 16, 2013 AT 10:11 AM
BY CLERK'S OFFICE