MORTGAGE

87313127

THIS MORTGAGE is made this. PHILLIP M. RIVERIA AND MARY E. RIVERIA, HIS WIFE (herein "Borrower"), and the Mortgagee, GreatAmerican Federal Savings and Loan Association, a corporation organized and existing under the laws of The United States of America, whose address is 1001 Lake Street, Oak Park, Illinois 60301 (herein "Lender"). WHEREAS, Borrower is indebted to Lender in the Principal sum of . Forty Four Thousand and no/10. To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with laterest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interes the con, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property State of Illinois: located in the County of - PF-1-01 FECTIONS INC.
- T#1494 TRAN 0194
- #2951 # E5 # - - YOUR DURNLY FE GBO 17-06-403-012 PERMANENT INDEX NUMBER:

TRAN 0154 60/49/20/ 10:20:00 CON STRUCT PERMITS PERMITS AND AND A SECONDARY.

which has the address of ... 1822 W. HADDON AVE. [City] [Street] 60622 (herein "Property Address"); (State and Zip Code)

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.

\$17.00 MAILFORM + 3007-A-1000

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prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due with this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cure all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and a no acceleration had occurred.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereindar, Bortows: hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and paradle.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, and at any time prior to the expiration.

of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or 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 bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for

those rents actually received.	anna Tandan at Lan	والمنت المراجعين المتعادي المتعادي	
21. Future Advances. Upon request of Borr make Future Advances to Borrower. Such Future	ower, Lender, at Len Advances, with intere	der's option prior to rete ist thereon, shall be secu	rase of this Mortage when
evidenced by promissory notes stating that said no	otes are secured here	by. At no time shalf th	e principal amount of the
indebtedness secured by this Mortgage, not includi	ng sums advanced in	accordance herewith to	protect the security of this
Mortgage, exceed the original amount of the Note p	olus US \$ 1100	0,00	والمنافظة والمنافض المناوطة والمادورة
22. Release. Up in payment of all sums secute Borrower. Borrowe shall pay all costs of record	red by this Mortgage	, Lenger snam release thi	s Morrgage warnous coarge
23. Waiver of Money and. Borrower hereby	waives all right of ho	mestead exemption in th	e Property.
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In WITNESS WHERECE, Lorrower has exec	cuted this Mortgage.		in not a superior and the superior of the supe
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do hereby certify that PHILLIP . M. RIVER	TA - AND- MARY - F :	RIVERTA - HIS- HIE	क्षित का स्वरंभित का पार्टी की विकेश का समझ क्षेत्र की की क्षेत्र का अस्ति की
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subscribed to the foregoing instrument, appeared			
signed and delivered the said instrument as th	a francisia	Carolina de la composición del composición de la composición de la composición de la composición del composición de la c	and the second s
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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 payment of 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.

9. Condemnation. 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 Lender.

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 Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or sera ve claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed. Lender is air horized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the

Property or to the sure, secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due days 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 'en'er 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 any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not 8 % over. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the paymer tot taxes or other liens or charges by Lender shall not be a waiver of Lender's

right to accelerate the maturity of the indebt dness 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 coopity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall may to the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All coverants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgige 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 maning such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may be given by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Fender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Mortgage; Governing Law: Severability. This form or mortgage 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 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 apply able law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without to 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 execution or after recordation hereof.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred 🔾 by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage. (b) the creation of a purchase money security interest for household appliance. (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase. Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale of ransfer. Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such the as I ender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by palagraph 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 mail 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 Burrower, 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 limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

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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naurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such benkings or decedent, their Lender's option, protectively, cone enterteening, or attackeness, or proceedings involved the such appearances, disburse such appearances, disburse such serion as is necessary to protect Lender's interest, including, but not limited to, disburse of testomestic of disburse such attackers, is dispurse, if Lender toquired mortgage insurance as a constituent of make repairs. If Lender required mortgage insurance as a constituent of the property to make repairs. If Lender required mortgage insurance as a constituent of the contract of the contra 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a including.

were a part hereof. shall be incorporated by Borrower and shall not commit waste or permit impairment or deterioration of the Property is good repair and shall not commit waste or permit impairment or deterioration of the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall not shall perform all of Borrower's obligations under the declaration or condominium or planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or condominium or planned unit development, and constituent decements. If a condominium or planned unit development in development and constituent decements. If a condominium or planned unit development inder is excepted by Borrower and received together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof. MANION und Municipanics of Property, Lenscholds; Condominiums; Planned Unit Developments, Bottower

redunation. care nonce is maried by this Morigage.

Or postpone the due due date of the monthly installments referred to in paragraphs I and or chiral property or postpone the due date of the monthly installments referred to in paragraphs I and 2 hereof or charge the amountly installments referred to in paragraphs I and 2 hereof or charge the amount of property is acquired by Lender, all right, title and interest of Borrower in and to the Property is acquired by Lender, all right, title and interest of Borrower in and to any instruments and interest of Borrower or equivalence policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquiring any instruments of Lender paragraphs is acquired by this Morigage immediately prior to such sale or acquirition shall pass to Lender to the extent of the sums secured by this Morigage immediately prior to such sale or acquirition.

date notice is mailed by Lender to Burrower that the insurance carrier offers to settle a chain for a lam and condits. Lender to Borrower, It the Property is abandoned by Borrower, or if Borrower fails to respond to Len ier within 30 days from the by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be a plied to restoration or repair of the Property damaged, provided such restoration or repair is economically teasible and the security of this Mortgage would not thereby impaired. If such restoration or repair is not economically teasible or if the security of this Mortgage would not thereby impaired. If such restoration or repair is not economically teasible or if the security of this Mortgage would not thereby impaired. If such restoration or repair is not economically teasible or if the security of this Mortgage, it inty, paid

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right of hold the policies and renewals thereoft and Borrower, shall promptly turnish to Londer all renewal notices and all recentive of paid premiums. In the event of loss, sortioner shall give prompt notice to the insurance eartier and Lender many stake proof of loss if not made promptly borrower shall give prompt notice to the insurance eartier and Lender. Lender many stake proof of loss if not made promptly borrower shall give prompts.

The insurance carrier providing the insurance shall be chose. By Jorrower subject to approval by Lender; provided. All premium of insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Lorrower making payment, when due, directly to the

Literand issurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "exic ided coverage", and such other hazards as Lender may require and in stoch smother hazards as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage, required to pay the "ims secured by this Mortgage.

legal proceedings which operate to prevent the enforcen on of the hen or forfeiture of the Property or any part thereof. such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in 4. Chargest Lieus. Borrower shall the property which may attain a priority over this fortgage, 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 payment, when due, directly to the payer thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be becrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be bettower and it is not be receipted to discharge any such lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so dong as Borrower, shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, such lien in

principal on any Future Advances. 3. Application of Tayment. Unless applicable law provides otherwise, all payments received by Lender under the Mote and per-graphs I and 2 here of shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraphs L increas, then ac interest payable on the Mote, then to the principal of the Mote, and then to interest and

Lender at the time of application as a credit against the sums secured by this Mortgage.

by Lender to Borr war requesting payment thereof.

Upon paymeet it to fall aums secured by this Mortgage. Lender shall promptly refund to Borrower any Funds held by Lender. It u ider paragraph 18 hereof the Property is sold or the Property is officewise acquired by Lender, Lender and East to immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by analysing the fall of the Property or its acquisition by Lender, any Funds held by the later to immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by the later to immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by the later to immediately prior to the sale of the Property or its acquisition by Lender, and Funds held by

held by Lender a sell not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pp. (c) Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed the dues dates of luxes, assessments, insurance premiums and ground entits, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground entits as they fall due, such excess shall be, at Botrower's option, either promptly read of the formation of the Botrower or monthly installments of Funds. If the amount of the Funds promptly read of the formation is a sufficient to not take a suffi

It she smount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to by this Mortgage. requires such interest to be paid, Lender shall not be required to pay florrower any interest or earnings on the Funds. Lender shall give to actionwer, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured permits Lender to make such a charge. Borrower and Lender and unless such agreement is made or applicable, law insurance preinfums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and complifing said sascesments and bills, unless Lender pays Borrower interest on the Funds and applicable law

state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, plus one-twellth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state against the Funds to pay said taxes, assessments, state accounts of which are insured or guaranteed by a Federal or state accounts. a sum (herein "Funda") equal to one-twellth of the yearly taxes and assessments which may attain priority over this Mostgage, and ground rents on the Property, if any, plus one-twellth of yearly premium installments for hazard insurance, to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full.

Lunds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

A proposed for the Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebicanced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Prittine Advences secured by this Mortgage.

UNIFORM COVERANTS. BOTTOWer and Lender covenant and agree as follows:

60301

Oak Park, IL

ADJUSTABLE PAYMENT RIDER

RIDER ATTACHED TO MORTGAGE FOR RECORDING

secure Borrower's Adjustable Payment Note to GreatAmerican Federal Savings & Loan Association (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

CHICAGO, IL 60622 1822 W. HADDON AVE.

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 Wor to Pay Each Month To Fully Repay The Loan On The Maturity Date. This Means That The Borrower Coula Repay More Than The Amount Originally Borrowed Or That The Borrower Could Repay The Loan Before The Maturity Date.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial rate of 9.379. %. Sections 2, 3, 4, 5 and 6 of the Note provide for changes in the interest rate and the monthly parments, as follows:

2. INTEREST

(A) Interest Owed

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

"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 rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure 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 choose 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 more than 45 days before each Interest Change Date is called the "Current Index."

(C) Calculation of Interest Rate Changes

0.3500 %) to the Current Index. This amount will be my new rate of interest until the next 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 after any 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 1 am required to pay by Sections 2(A) and 2(C) above in substantially equal monthly payments over an am Atization period 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.

4. 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.

I will make my monthly payments on the first day of each month beginning on . July 19. . 87. . . I will make these payments every month until I have paid all the principal and interest and any other 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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- Borrower	2. (1) In the first control of the second of Data the accompanies of the decompanies of the first of the control of the con
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M. RIVERIA . BOLTOWER	ATTITUDE A SECTION OF SECULO S
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Adjustable rayment kider.	IN WITHERS WHEREOF, Bottower has executed this
f applicable laws would produce a mutual mistake in law.	
piect to a law which sets maximum loan charges, and that law is ges collected or to be collected in connection with the loan rath or reduced by the amount necessary to reduce the charge to set of the Borrower which exceeded permitted limits will be is refunt by reducing the principal owed under the Note or by reces prires as the reduction will be treated as a partial prepayitable laws have the effect either of rendering the provisable Rate Ride (other than this paragraph I) unenforceable as secured hereby unconstant this paragraph I) unenforceable of diminishing the value of Lender's security, then Lender, at of diminishing the value of Lender's security Instrument to be immaissly due and payable. The parcurity Instrument to be immaintely due and payable. The parcurity Instrument to be immaintely due and payable. The par-	It the loan secured by the Security Instrument is so. that it the loan secured by the Security Instrument loan of Instity interpreted so that the interest or other loan charge since permitted limits; then (1) any sums already collective permitted limits; and (2) any sums already collective permitted to Borrower. It affect the Hote. I. LECISI.ATION I. LECISI.ATION II. LECISI.ATION Security instrument or this Adjustable Rate Rider, or another or this Adjustable Rate Rider, or all or any part of the surfactor of the four security instrument or this Adjustable Rate Rider, or all or any part of the surfactor of
ent ("Future Advances") is deleted.	Mon-Uniform Covenant 21 of the Security in strum
and the control of th	C. NOTOTRE ADVANCES
Reinstate") is amended to read as follows: ng Lender's acceleration of the sums secured by this Security proceedings begun by Lender to enforce this Security Instru- torustate shall be exercised in the manner required	vas svan of mar in svan light toworiod finamental
Note and this Security Instrument unless Lender releases Bor-	Botrower will com the to be obligated under the
extent permitted by applicable law, Lender also may charge a sale or transfer.	resconsible fee as a condition to Lender's consent to any
promises and agreements made in the Note and in this Security	
ansferce signs an assumption agreement that is acceptable to	addition of unperd interest to principal; and (5) the tr
the Note and this Security Instrument required by Lender are re interest rate, a different final payment date for the loan, and	tate acceptable to Lender; (4) changes in the terms of
be payable on the sums secured by this Security Instrument at a	this Securify (g, ment is acceptable; (3) interest will be
were being made to the transferee; (2) Lender reasonably and that the risk of a breach of any covenant or agreement in	
rrower causes to be submitted to Lender information required	
	graph 18 heredt.
If Borrower falls to pay such sums prior to the expiration of emand on Borrower, invoke any remedies permitted by para-	
eriod of not less than 30 days from the date the notice is mailed	with paragraph 14 hereof. Such notice shall provide a p
ider shall mail Borrower notice of acceleration in accordance	
amended to read as follows: r any part of the Property or an interest therein is sold or trans- sent, excluding (a) the creation of a lien or encumbrance subor- te to a transfer of rights of occupancy in the property, (b) the schold appliances, (c) a transfer by devise, descent or by opera- rant of any leasehold interest of three years or less not contain- rant of any leasehold interest of three years or less not contain- tion, declare all the sums secured by this Security instrument to	enco navitra de la companta la companta de la companta del companta de la companta de la companta del companta de la companta del companta del companta de la companta de la companta de la companta del companta del companta de la companta de la companta del co

e my montmy payment at GreatAmencan Federal Savings & Coan Association, 1001

I will make my monthly payments at GreatAmerican rederar Savings & Loan Association, 1001 Lake Street. Oak Park, IL 60301, or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

(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. 35.00. 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.

5. UNPAID PAINCIPAL BALANCE

(A) Changes in My Unpaid Principal Balance

My monthly rayment could be less than the amount of the interest portion of the first Full Monthly Amount I owe or less than the interest portion of my first Full Monthly Amount after an Interest Change Date. If so, the Note Holder will subtract to amount of my monthly payment from the amount of interest I owe and will add the difference to my unpaid principal balance 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 determines 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 unputationic pale balance of my loan each month until the next Interest Change Date as if I had made a partial prepayment under faction 7 below.

(B) Limit on Unpaid Principal Balanc ; Required Full Monthly Amount

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

6. NOTICE OF CHANGES

The Note Holder will mail or deliver to me a notice of any changes in the Full Monthly Amount and my monthly payment before the effective date of any change. The notic (will include information required by law to be given me and also the title and telephone number of a person who will am wer any question I may have regarding the notice.

B. CHARGES LIENS

Uniform Covenant 4 of the Security Instrument is amended to react 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 said in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly for sish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly. Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any ben which has priority over this Security Instrument; provided, that Borrower shall not be required to discharge any stehrien so long as Borrower; (a) shall agree in writing to the payment of the obligation secured by such lien in a manner at a ptable to Lender; (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property of any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordination 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 proprity over this Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy sar a lien or take one or more of the actions set forth above within ten days of the giving of notice.

C. 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 Borrower 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 or 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 manner designated herein.

D. UNIFORM MORTGAGE; GOVERNING LAW; SEVERABILITY

Uniform Covenant 15 of the Security Instrument is amended to read as follows:

15. Uniform Mortgage; 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 other provisions of this Security 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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