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	MORTG	AGE	
THIS MURTG	GE ("Security Instrument") is given o is	te Anne Martinez His	1988 wife,
FIDELITY FEDER AL under the laws of the 5455. West. Belmont.	SAVINGS AND LOAN ASSOCIATIO In ited States of America Vacue Chicago, Illinois 60641.	This Security Instrument is given N.OF. CHICAGO, which which and whose address is	en to ch is organized and existin ("Lender"
dated the same date as a paid earlier, due and pay secures to Lender: (a) a modifications; (b) the payon Security Instrument; and the Note. For this purpose	Dollars (U.S. \$120 his Sec: (ri'y Instrument ("Note"), which able on	provides for monthly paymen the Note, with interest, and al dvanced under paragraph 7 to nants and agreements under th	its, with the full debt, if no This Security Instrumen Il renewals, extensions an protect the security of thi iis Security Instrument an
located in	sa, non-in-in-in-igage, g	Tand correction before the to	County, Illinois
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which has the address of	2501 N. Newland	Chicago
	(Street)	(Cay)
Illinois .60635	("Property a	Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all exsements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or bereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS 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.

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8846	sult; (b) the action required to cure the weet, by which the default must be cured; se may recult in acceleration of the sums of the Property. The notice shall further closure. If the default is not cured on or closure. If the default is not cured on or if in the foreclosure proceeding the nomer to the factual to all sums secured by rity Instrument by judicial proceeding, provided in this paragraph 19, including, for inty Instrument of the Property and at any time of the Property and at any time of the Property and at any time of the Property and to coilect the rents of is Security Instrument. In the Property and to coilect the rents of is Security Instrument. In the Property and to coilect the rents of is Security Instrument. In the Property and to coilect the rents of its for the correct to payment of the instrument. In the Property and to coilect the rents of the innerty in the Property. In the Property and the same of the Security in the Property and shall amend and the rider(s) were a part of this Security is inder(s) were a part of this Security in the rider(s) were a part of this Security is rider(s) were a part of this Security in the Property.	on or before the date specified in the notice reclosure by judicial proceeding and sale of the after acceleration and the right to asserbance of Borrower to acceleration and foreclose this Seculiar action and foreclose this Seculiar action under paragraph 19 or aband acceleration under paragraph 19 or aband acceleration under paragraph 19 or aband redemption following judicial sale, Lending tupon, take possession of and manage and codlection of rents, including, but not ar feer, and then to the sums accured by the all such accured by the Borrower shall pay any recordation costs. The accurate the feer and accurate the first secured by this secured by this secured and agreements of each such riders are executed by any agreements as if the sale actions of this Security Instrument as if the ents of this Security Instrument as if the costs of this Security Instrument as if the costs.	bie law provides otherwiste, not less than 30 days as Security Instrument, to default of security Instrument, to default or any other default of security Instrument, to default or as other furth lastrament without furth der in Possession, Upon control of the Property as cluding those past due. A security shall be entitled to default of the Property as cluding those past due. A sense to the Property as the and reasonable attorney of the property as the former of the Property as the form payment of the Property as and the former of the Property as the former of the Security Instrument, the coverants of coverants and agreem a special as and as series.	usiless applies default; (c) a defau

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

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or cettle a claim for damages. Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is aut) orized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

to the sums secured by this Security Instrument, whether or not then due.

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

10. Borrower of Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Borud; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the ferms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (a) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with it pard to the terms of this Security Instrument or the Note without

that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (=) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) and same already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or 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 which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

requesting payment.

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

Lender may take action under this paragraph 7, Lender does not have to do so. Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security 7. Protection of Lender's Rights in the Property: Morrisage Insurance.

Covernants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property and Lender's rights required to the Property and Lender's rights of the Property and Lender's rights are processed to the Property I ender's relief and the Property I ender's relief and the Property I ender's relief and the Property I ender's rights are processed to the Property I ender's relief and the Property I ender's rights are also and pay for what ever is necessary to protect the line which are processed to the Property and Lender's rights are processed to the proces

fee title shall not merge unless Lender agrees to the merger in writing. Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold,

Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

Instrument immediately prior to the acquisition. under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and conceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of the payments. If

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is given. offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the pocteds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The Analy period will begin applied to the aums secured by this Security Instrument, whether or not then due, with a sy excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender (171 the insurance carrier has of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be Unless Lender and Borrower otherwise agree in writing, insurance proceed: shall be applied to restoration or repair

Lender shall have the right to hold the policies and renewals. If Lender r quires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Bor o'ver.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withheld. insurance carrier providing the insurance shall be chosen by Borrowe, subject to Lender's approval which shall not be insured against loss by fire, hazards included within the term exten led coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the arrows and for the periods that Lender requires. The 5. Hazard Insurance. Borrower shall keep the in pro ements now existing or hereafter erected on the Property

of the giving of notice. the Property is subject to a lien which may attain prior the over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien of the actions set forth above within 10 days agreement satisfactory to Lender subordinating the Herich to this Security Instrument. If Lender determines that any part of receipts evidencing the payments.

Borrower shall promptly discharge at y lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation ceured by the lien in, legal proceedings which in the Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an prevent the enforcement of the lien and proceedings which in the determines that any part of the secures from the holder of the lien and prevent the enforcement of the lien and proceedings which in the lien and proceedings which in the lien and proceedings which in the holder of the lien and prevent the enforcement of the lien and proceedings which in the lien and proceedings which is the holder of the lien and proceedings which in the lien and proceedings which is the lien and proceedings which in the lien and proceeding

pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Burrower makes these payments directly, Borrower shall promptly furnish to Lender Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall

4. Charges; Liens. borrower shall pay all taxes, assessment, and leasehold payments or ground rents, if any. Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. application as a crecit, a sainst the sums secured by this Security Instrument.

3. Application. A "Taymenta. Unless applicable law provides otherwise, all payments received by Lender under paragraphs of late, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payab's under paragraph 2; fourth, to interest due; and last, to principal due.

Note; third, to amounts payab's under paragraph 2; fourth, to interest due; and last, to principal due.

Upon for means in full of all suns secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds help promptly, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of the property or its acquisition by Lender, any Funds held by Lender at the time of the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of the sale of the Property or its acquisition as a supplication as a constant of the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of the sale of the

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender. at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the the due date: of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument. shall give to Borrower, 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 by requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

besis of current data and reasonable estimates of future escrow items. leasehold payments or ground rents on the Property, if any, (c) yearly hazard insurance premiums, and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly to Lender on the day monthly payments are due under the Mote, until the Mote is paid in full, a sum ("Funds") equal to 2. Punds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

UNITORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Mote and any prepayment and late charges due under the Mote.

UNOZ-FAMILALIDER OPY JOAN # 2-000508-9 (Assignment of Rents)

2501 N. Newland Chicago Illinois 60635

- 2-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:
- A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- B. SUBGREINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- C. RENT LOSS FASURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
 - D. "BORROWER'S R'GIT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LEAGES. Upon Lender's request. Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sangase" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrower enconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender sugents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's spents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument. Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents ecclived by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has rea and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may 60 to at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note of a treement in which Lender has, an interest shall be a breach under the Security Instrument and Lender may invoke any of the emidies permitted by the Security Instrument.

By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this 2-1 Family Rider.

·· · · · · · · · · · · · · · · · · · ·	C
A Milberte Martinez Gilberto Martinez	-Borrower
Marie Anne Martinez	(Scal)
_	(Seal)
	BORROWER
	(Seal)
	BORROWER

Property of Cook County Clerk's Office

88469199

(3 or 5 Year Treasury Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this.	day of .	october	19 88	ınd
is incorporated into and shall be deemed to amend and su	pplement the	Mortgage, Deed of Tr	ust or Security De	red
(the "Security Instrument") of the same date given by the	undersigned (the "Borrower") to se	cure Borrower's A	١d-
justable Rate Note (the "Note") to FIDELITY FEDERAL	SAVINGS AN	D LOAN ASSOCIATI	ION OF CHICAG	0.
5455 West Belmont Avenue, Chicago, Illinois 60641 (the	"Lender") of	f the same date and co	overing the proper	пy
described in the Security Instrument and located at:				

2501 N. Newland Chicago Illinois 60635

(Property Address)

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENTS. THIS NOTE LIMITS THE MAXIMUM AND MINIMUM RATES I MUST PAY AND THE AMOUNT MY INTEREST RATE CAN CHANGE AT ANY ONE TIME.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides 6.6.20 initial interest rate of10-000 ©. The Note provides for changes in the interest rate and the monthly payments, is follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay (12) change on the first day of NOVEMBER 1991, and on that day every 36, the month there iter. Each date on which my interest rate could change is called a "Change Date."

(B) The 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 clinice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding.

THO AND ONE-HALF....... percentage points (-.2.500 - %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). This rounded amount will be my new interest rate until the next Change Date

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the principal I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limitations on Interest rate Changes

The interest rate charged by the Lender can be increased by a maximum of FAVE... percentage points (5.000) prior to the maturity date. The interest rate charged by the Lender cannot fall below5x000 percentage points.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question i may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

Property of Cook County Clerk's Office LOAN # 2-000508-9 BOKKUMEK (Seal) ... BORROWER Three Know Herings 1 Selfet Mothers Rate Rider.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferce to sign an assumption agreement that is acceptable to ! ender and that obligates the transferce to keep all the promites and agreements made in the Note and in this Security Instrument, and this Security Instrument unless in this Security Instrument.

further nouse or demand on Borrower.

Lender releases Borrower in writing.