COOK COUNTY, ILLINOIS FILED FOR RECORD

PREPARED BY:

1988 OCT 21 AM 11: 12

88484010

ML# 2910048748

RETURN TO:

FIRST FINANCIAL SAVINGS ASSOCIATION

1305 MAIN STREET

STEVENS POINT, WISCONSIN 54481 ATTN: RECORDS DEPARTMENT

\$17.00

BOX 333 - WJ

- [Space Above This Line For Recording Data]

APPL# 80908122

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 19th
The mortgagor is MICHAEL G KAIS and ANGELA KAIS, HUSBAND AND WIFE, XXXX 1988

("Borrower") Thir Security Instrument is given to FIRST FINANCIAL SAVINGS ASSOCIATION

which is organized and clisting under the laws of The State of Wisconsin 1305 Main Street, Stevens Point, Wisconsin 54481

, and whose address is

("Lender").

Borrower owes Lender the principal sum of One Hundred Eighteen Thousand and no/100

Dohars (J.S. \$118,000.00

). This debt is evidenced by Borrower's note

dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on November 1st, 2018

This Security Instrument secures to Lender: (a) the repayment of the ner evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrow is covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby more, age, grant and convey to Lender the following described property

located in

COSIK

County, Illinois:

Lot 91 in Meadowlake Subdivision (a Planner Unit Development) in the East 1/2 of the South West 1/4 of Section 12 Township 42 North, Range 10 East of the Third Principal Meridian, in Orol. County, Illinois. Clart's Office

PIN: 02-12-313-010-0000

which has the address of 1021 Olde Virginia Rd.

Palatine

Illinois

60067

("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter 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. HORROWIR 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

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.

ILLINOIS .- Single family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 12/83

		:	Notes Public						
		201	JULION -						
						08	351 HI E	espires notesimin	My Cor
		8861,	October	Jo Yab	पन6ा	l seat, this	siofilo bas br	iven under my hai	!D
								·ų·	mot tore
	nioradt es	pe nees and bachos	oluntary act, for t	v bns sort	וָג	tedt es in:	eaid instrume	and delivered the	bangis
	⋌⋗Ч⊋	tent bagbalwons	n person, and acl	i Kep siya a	am orot a d f	n abbeared	nomunteni ga	iogatot ant ot bad	inosdus
	gre	(s 'ac'tau asoyn	same person(s)	our se or o	ш ој имои:	l γilanoετ σί	Marine en en en en	0200203030000	
W.		MILE ' A TOGROP O						sby certify that	
~=		nd for said county			LLOITE CETT				T.
	otota bac	Illanos bios oj bi) .			CTIVE)125	THE UNDER		
			County ss:				Cook	of Illinois,	37.12
			(AV ASSPORA	ne For Ackno	AJ SINT WOIDE	esedg)			
EXECUTE	Bottower) 	.				
	(Seal)	XXXXX MARK ARE	000000000000000000000000000000000000000	WE SIV-MOUNT	MH.				
	APWOTIOB.		14 ×11-150	XIANCY AS RACK	MX				
	(less)			' (
	(1892)	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	SI	WELLA KA	1A				
77((13)	2.4	A Mal		4				
88484010	(SCH)	7777 - 7	KAIS	D LIAHDI	M	Ž)			
4				fills.	•				
20	Security	eidt ni baniamos e	ms and covenant	to the ter ded with it.	essage bus trandrecore	r accepts s oy Berrowe	ow, Borrows rr(s) executed	BY Stantino Ber. Sent and in any ride	ı murteni
						(Other(s) [specifi	- 1
						(SZ)	1/2		
			ne Rider		tinU benn			Graduated Pays	
	ider	A ylimuA b-2		Rider	muinimobn			nent. [Check.arplic] Adjustable Trate	
	menn ann Recouity	a liade bna otni bete zidi To iraq a erew	shall be incorpori as if the rider(s)	h such rider Instrument	nents of each	nəərga baa idt to etnər	the covenants and agreem	านและ อักวานเกลียน เมษายน (มีความเกลียน)	supplen
	dliw 19419	er and recorded togo	ecuted by Borrow	ta ara arabir	i stam to sr	io l i "insmu	security Instr	23. Roch to this 2	•
			ou costa-	y recordati	spall pay an	Borrower:	e to Borrower	nent without charg	unasul
	·	Instrument. Jer shall release thi	ed by this Security	anus scent	then to the	ys, tees, and	nable attorne	r's bonds and reaso	receive
	no smuim	applied first to payn , receiver's fees, pre	e receiver shall be to batimil for fud	.ender or th including,	ollected by L on of rents,	Any rents co ind collectic	se past due. A he Property s	ofi gnibuloni yfraq 1 lo tnamagenem 1	off ant lo sisou
	าด รายอา อน	son, by agent or by erty and to collect th	dor4 odi əganam	pun jo uoiss	take posses	enter upon,	of balliling ad	illada (asvisser bei	uiodds
	omit yns t	n broperty and a	o insmnobnada 10	i el dqanga	n under par	acceleratio	noqU ,noisesi	limited to, rensons 20. Lender in Poss	
	'gnibuloni	ıment by judicial p Pi idarakında eidt i	i papivorg saibam	suing the re	icted in pur	cbeuzez iuc <i>n</i>	es ila tosilos a	spall be entitled to	Lender
	Ca painces	io ton ei tiuutob odt e emue liu tu llut ni : e luioibui vd. taomi	mamyad atalbamm	ay require i	sur notigo si	Il.ender at it	, asiton sat ni	the date specified	anotad
	- uou əyı B	mbaaanad aansolaaa	of agent in the fo	յվջի օվի խս	ra noitatele:	ite after acc	stenior of Idui	Berrower of the r	ภทายใหล่
	swins aut 1	o noiteraloose ni tlu perty, The notice sh	he notice may resi	i ni bahisaq	le otab odt a	on or be fore	the default	ius of shuffikt faith:	(b) bna
	aux ains o	t boriuoon noitos oi sum ilusiob odt doit	the default; (b) th	abecity: (a)	: Ilade solta	ise), The n	ovides otherw	applicable law pro	ssəjun
	/ i pue ct 9	i gniwollot noltara zdgargaraq rabnu no	prior to accelerati	ton fud) Ins	ty Instrume	inuseS eidt i	ni inemestya 1	io tabasyos yas to	hreach
		SMO	ប្រា ខត ១១។ នួច ឯកឆ រករ	прег соуева	ւոյ ոթքաթ շ ե	OTFOWer and	OVENAUTS B	NON-UNIFORM C	

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.

9, Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided 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 stattle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to restoration 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 2 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 of crate 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 amor lization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's recessors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the extresse of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and beneff, 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 turn's 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 regard 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: (a) pay such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any some 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 r di ces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

If enactment or expirition of applicable laws has the effect of 13. Legislation Affecting Lender's Rights. 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 step, specified in the second paragraph of

paragraph 17. 14. Notices. Any notice to Borrower provided for in this Security Instrument with the given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The natice 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 horrower. 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 I ist ument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrumer, or the Note 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. Barrawer's Capy. 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 for 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 Horrower'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.

reduesting 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 Mote rate and shall be payable, with interest, upon notice from Lender to Borrower. Any amounts disbursed by Lender under this paragraph? I shall become additional debt to Borrower secured by the

Lender may take action under this paragraph $T_{\rm c}$ Lender does not have to do so.

in the Property. Lender's actions may include paying any sums secured by a fien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankruptey, probate, for condemnation of to enforce laws or coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect off mrobog of alial rowerroff H

fee title shall not merge unless Lender agrees to the merger in writing.
7. Protection of Lender's Rights in the Property; Mortgage Insurance.

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, Horrower shall not destroy, damage or substantially 6. Preservation and Maintenance of Property; Leaseholds.

Instrument immediately prior to the acquisition.

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and moceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security and damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to princip. Shall not extend or

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

carrier and Lender. Lender may make proof of loss if not made promptly by Borrorer.

Lender shall have the right to hold the policies and renewals. If Lender requies, 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 All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withheld

5. Hazard Insurance. Borrower shall keep the irripro tements now existing or hereafter erected on the Property insurated against by fire, hazards included within the term exterded coverage, and any other hazards for which Lender requires. The requires insurance shall be maintained in the anti-purpose of the periods that Lender requires. The insurance shall be chosen by Borrower subject to Lender's approval which shall not be insurance shall be chosen by Borrower subject to Lender's approval which shall not be insurance extra the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

of the giving of notice.

the Property is subject to a lien which may attain pric, ity over this Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lier or take one or more of the actions set forth above within 10 days. agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to 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 agreement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien any part of agreement satisfactory to Lender subordinating the lier of this Security Instrument. If Lender determines that any part of agreement and the part of the lien and the lier in the lien of the lien and lie lien and lie lien and lie lien and lie lien and lien and lie lien and lien a Borrower shall prompily dischalge any lien which has priority over this Security Instrument unless Borrower: (a)

receipts evidencing the payments.

pay them on time directly to the perron owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Dorrower 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 Property which may attain prichly over this Security Instrument, and leaschold payments or ground rents, if any Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.
4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under under paragraphs I and 2 st all b sapplied: first, to late charges due under the Note; second, to prepayment charges due under the

application as a creat Legainst the sums secured by this Security Instrument.

any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately intor to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of Upong yournent in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

amount necessary to make up the deficiency in one or more payments as required by Lender

amount of the Funds held by Lender is not sufficient to pay the eserow items when due, Borrower shall pay to Lender any If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the secrower's payable to borrower but the funds of Funds of

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 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 Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law state agency (including Lender if Lender is such an institution). Lender shall apply the bunds to pay the escroa The Punds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrow items.

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

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

UNIFORM COVENANTS BOLTOWer and Lender covenant and agree as follows:

APPL# 182-80908122 UNOFFICIAL COPY 2910048748

(3 Year Treasury Index-Rate Caps)

day of OCTOBER THIS ADJUSTABLE RATE RIDER is made this 19TH incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to FIRST FINANCIAL SAVINGS ASSOCIATION

the Security Instrument and located at: (the "Lender") of the same date and covering the property described in 1021 OLDE VIRGINIA RD

PALATINE, ILLINOIS 60067

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BOR-ROWER MUST PAY.

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 8.750 %. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

NOVEMBER The interest rate I will pay may change on the first day of . 19 91 , and on that day every 36th month thereafter. Each date on which my interest rate could change is called a "Change Date."

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 3 years, 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.

(C) Calculation of Changes

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

75/100ths percentage points (2.750 %) to the Cyront Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (3.125%). Subject to the limits stated in Section 4(D) below, 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 unpaid principal that 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 propunt of my monthly payment.

(D) Limits on Interest Rate Changes

10.750 % or less than The interest rate I am required to pay at the first Change Date will not be greater in in 6.750 %. Thereafter, my interest rate will never be increased or decreased on anythingle Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding 25 months. My interest 14.750 %. rate will never be greater than

(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 toan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

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 transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferce to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

0000	
Or COOL	
T COUNTY	
,	C/O/A/S O/Sc.
A M X X X X X X X X X X X X X X X X X X	Co
MICHYEL G KAIS	
	Ungela Low

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

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleta-

tion. 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 approach on Berrower may invoke any remedies permitted by this Security Instrument without further notice

or demand on Borrower.

PLUNED ENTI GEVELOPMENT RIDER

In the event of a distribution of hazard insurance rocceds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurance, Borrower shall take such a come as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for damage, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the groperty or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9. E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or remination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or	and is incorporated into and shall be deemed to amend and si "Security Instrument") of the same date, given by the undersi FIRST FINANCIAL SAV	this
The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain continuous areas and facilities, as described in the Property is a part of a planned until development known as	of the same date and covering the Property described in the Se 1021 Olde Virginia Rd. Property	curity Instrument and located at: alatine, Illinois 60067
(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's with the covenants and agreements made in the Security Instrument, Borrower and Lender further coverant and agree as follows: PUD COMMANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and A. PUD Oxforations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Covid toent Documents" are the "On Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which performs all of Borrower's solid promptly pay, when due, all dues and assossments imposed pursuant to the Constituent Documents. B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance corrier, a "insurer" or "blanker" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and bazards included within the term "extended coverage," then: (i) Lender waves the provision is Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard it surance on the Property; and (ii) Borrower's obligation under Crui nown Covenant 3 or maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Horrower's high give Lender prompt notice of 15% pages in required hazard insurance coverage movided by the master or blanker policy. In the event of a distribution of hazard insurance or occasion in le	The Property includes, but is not limited to, a parcel of land in	mproved with a dwelling, together with other such parcels and
the "PUD". The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest. PUD CONASTIS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covesant and agree as follows: A. PUD Officiations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Co sal tuent Documents The "Co sal tuent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document why chi reates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association, and the property which is satisfactory to Lender and which provides insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and again the hazards Lender requires, including fire and hazards included within the term "extended coverage." then: (i) Lender waters the provision in Juliform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard it surance on the Property; and (ii) Borrower's obligation under to in 6000 Covenant 3 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage in required hazard insurance coverage provided by the master or blanket policy. In the extent of a distribution of hazard insurance rockeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower and Lender's Prior Comment of the Property or common areas and facilities of the PU	(the "Declaration"). The Property is a part of a planned unit d	evelopment known as
Lender further consumit and agree as follows: A. P.D. Oxfortations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Cetal fuent Documents" are the (a) Decharation; (ii) articles of incorporation, trust instrument or any equivalent of the continuent with the constituent of Constituent of Constituent of Constituent of Constituents. B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and again at the hazards Lender requires, including fire and hazards included within the term "extended coverage," then: (i) Lender waives the provision by Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and (ii) Borrower's obligation under Onio, or Covenant 3 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of any, lapse in required hazard insurance coverage provided by the master of blanket policy. In the event of a distribution of hazard insurance cross eds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurance, Borrower shall take such act as as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in fact of a mount, and extent of coverag	(the "PUD"). The Property also includes Borrower's interest managing the common areas and facilities of the PUD (the	in the homeowners association or equivalent entity owning or
A. PLD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Cest future Documents" are the (1) Decharation; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall, fromptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents. B. Hazard Insurance. See long as the Owners Association maintains, with a generally accepted insurance carrier; a "master" or "blanker" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and agency the hazards Lender requires, including fire and hazards included within the term "extended coverage;" them. (i) Lender waives the provision ir, Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard it surance on the Property; and (ii) Borrower's obligation under ton form Covenant 3 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage; is provided by the Owners Association policy. In the event of a distribution of hazard insurance rock sin lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender, Lender shall apply the proceeds to the sums sectived by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurance, Borrower shall take such across as may be reasonable to insure that the Owners Association maintains a public liability insurance polary acceptable in forty amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for faminge, direct or consequential, payable to Borrower in connection with any condemnation or retar taking of allo reasonable to insure		agreements made in the Security Instrument, Borrower and
B. Hazard Insurance, Se feng as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blunket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then. (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard it surance on the Property; and (ii) Horrower's obligation under On-tom Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of "y lapse in required hazard insurance coverage provided by the master or blanket policy. Borrower shall give Lender prompt notice of "y lapse in required hazard insurance coverage on the Property of the second of the extent of a distribution of hazard insurance roce eds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurance, Borrower shall take such a to as a may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for damage, direct or consequential, payable to Borrower in comment in this hay condemnation or other taking of all or any part of the property or the comment areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender: by the Security Instrument	A. PUD O'dinations. Borrower shall perform all Documents. The "Constituent Documents" are the : (i) Deci equivalent document wo'ch treates the Owners Association; a Association. Borrower shall, promptly pay, when due, all of	aration; (ii) articles of incorporation, trust instrument or any nd (iii) any by-laws or other rules or regulations of the Owners
(i) Lender waives the provision is Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard it surfance on the Property; and (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurfance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of my lapse in required hazard insurfance coverage provided by the master of blanket policy. In the event of a distribution of hazard insurfance of occasion in time of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, and proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secored by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurfance, Borrower shall take such a come as may be reasonable to insure that the Owners Association maintains a pubble liability insurfance policy acceptable in form, amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in Connection with any condemnation or other taking of all or any part of the property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided as failored constant of the common areas and facilities of the consent. either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or "crimination for written consent, either partition or subdivide the Property or consent to: (ii) the abandonment or termination of the PUD, except for abandonment or "crimination for the case of a taking by condemnation or eminent domain; (iii) any amendment to	B. Hazard Insurance. So long as the Owners Associa "master" or "blanket" policy insuring the Property which is s in the amounts, for the periods, and age in: t the hazards Lende	satisfactory to Lender and which provides insurance coverage
(ii) Horrower's obligation under On orn Covenant 5 to maintain hazard insurance coverage on the Property is decemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of my lapse in required hazard insurance coverage provided by the master or blanket policy. In the event of a distribution of hazard insurance froc eds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, and proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sum's secreted by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurance, Borrower shall take such a soless as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for damage, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the rioperty or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Inform Covenant 9. E. Lender's Prior Consent. Borrower shall not, except after notice to factor and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment of termination of the PUD, except for abandonment or remination required by law in the case of substantial destruction by fire or other easualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the prevision is for the express benefit of Lender. (iv) any action which would have the effect of rendering the public liability insurance coverage, maintai	(i) Lender waives the provision in Uniform Cover	
Borrower shall give Lender prompt notice of any inpase in required hazard insurance coverage provided by the master or blanket policy. In the event of a distribution of hazard insurance of occeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower. C. Public Liability Insurance, Borrower shall take such a green as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for damage, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the property or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the property or consequential, payable to Borrower in connection with any condemnation. Borrower shall not, except after notice to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided by Inflore Consenta 19. E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or ermination required by law in the case of substantial destruction by fire or other casually or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association, unacceptable to Lender. F. Remedles, If Borrower does not pay PUD dues an	(ii) Horrower's obligation under Unito in Covens deemed satisfied to the extent that the required coverage is pro-	int 5 to maintain hazard insurance coverage on the Property is vided by the Owners Association policy.
Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be Borrower. C. Public Liability Insurance, Borrower shall take such a given as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in fe. of amount, and extent of coverage to Lender. D. Condemnation. The proceeds of any award or claim for damage, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be paid by Lender to the sums secured by the Security Instrument as provided in Inform Covenant 9. E. Lender's Prior Consent. Borrower shall not, except after notice to Leader and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or remination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the express benefit of Lender. F. Remedies, If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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 requesting payment. By Stonic Bei ow. Borrower accepts and agrees to the terms and provisions contained in this PUD Rider. MICHAELE K	Borrower shall give Lender prompt notice of any lapse or blanket policy.	in required hazard insurance coverage provided by the master
C. Public Liability Insurance, Borrower shall take such a corns as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in fe/n, amount, and extent of coverage to Lender. D. Condemnation, The proceeds of any award or claim for damage, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9. E. Lender's Prior Consent. Borrower shall not, except after notice to Leader and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or remination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional manugement and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender. F. Remedies, If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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 requesting payment. By Signing Hellow, Borrower and Lender agree to the terms and provisions contained in th	Property or to common areas and facilities of the PUD, any p paid to Lender. Lender shall apply the proceeds to the sums	rocceds payable to Borrower are hereby assigned and shall be
case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender. F. Remedles, If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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 requesting payment. By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider. (Seal) ANGELA KAIS (Seal)	C. Public Liability Insurance. Borrower shall take s Association maintains a public liability insurance policy accept D. Condemnation. The proceeds of any award or clain connection with any condemnation or other taking of all or any PUD, or for any conveyance in lieu of condemnation, are here be applied by Lender to the sums secured by the Security Instru E. Lender's Prior Consent. Borrower shall not, excuonsent, either partition or subdivide the Property or consent to	table in for amount, and extent of coverage to Lender. In for damage, direct or consequential, payable to Borrower in a part of the croperty or the common areas and facilities of the eby assigned and shall be paid to Lender. Such proceeds shall ament as provided in Uniform Covenant 9, ept after notice to Leoder and with Lender's prior written of
(iii) termination of professional management and assumption of self-management of the Owners Association; (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender. F. Remedies, If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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 requesting payment. By Signing Bei ow, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider. (Seal) ANGELA KAIS (Seal)	case of substantial destruction by fire or other casualty or in the (ii)—any amendment to any provision of the "Con	case of a taking by condemnation or eminent domain;
(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender. F. Remedies, If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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 requesting payment. By Signing Bellow, Borrower accepts and agrees to the terms and provisions contained in this PUD Rider. MICHAEL G KAIS MICHAEL G KAIS MICHAEL G KAIS Seal) Borrower ANGELA KAIS (Seal)	(iii) termination of professional management and	assumption of self-management of the Owners Association;
MICHAEL G KAIS MICHAEL G KAIS (Seal) ANGELA KAIS (Seal)	(iv) any action which would have the effect of rer the Owners Association unacceptable to Lender. F. Remedies, If Borrower does not pay PUD dues a amounts disbursed by Lender under this paragraph F shall b Instrument, Unless Borrower and Lender agree to other terms.	nd assessments when due, then Lender may pay them. Any become additional debt of Borrower secured by the Security of payment, these amounts shall bear interest from the date of
ANGELA KAUS (Seal) (Seal)	BY SIGNING BELOW, Borrower accepts and agrees to the terms	and provisions contained in this PUD Rider.
ANGELA KAJIS (Seal)		MICHAEL G KAIS
		ANGELA KAIS (Seal)