

BOOK 100

88010545

(Please Read This Law For Recording Fees)

DOC 020

Loan # 0010001983

MORTGAGE

THIS MORTGAGE (Security Instrument) is given on **DECEMBER 31 19 87** The mortgage on **STANLEY A. MAJUTIS AND MARILYN MAJUTIS, HIS WIFE** ("Borrower") This Security Instrument is given in which is organized and existing **FIRST FAMILY MORTGAGE COMPANY, INC.** and whose address is ("Lender") **2900 E. CEDAR AVE. LISLE, IL 60532** Borrower owes Lender the principal sum of **FIFTY FOUR THOUSAND FOUR HUNDRED & 00/100 Dollars (\$ 54,400.00)** 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 **JANUARY 1st, 2018** This Security Instrument secures to Lender (a) the repayment of the debt 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 Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK County, Illinois.**

**LOT 39 IN BLOCK 5 IN ALBERT CRANE'S SUBDIVISION OF SOUTH 3/4 OF THE WEST 1/4 OF SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.**

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~~88-010545~~

County Clerk's Office

TAX I.D. NO. # 17 28 327 030

which has the address of **3025 KILLEN SPUR RD** (City) **CHICAGO**  
**60616** (Post Office)  
 Illinois ("Property Address")

\$16.00

INCIDENTAL WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, tenes, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All improvements 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 seized 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 contains 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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UNIFORM CONVEYANCE, MORTGAGE AND LENDER CONTRACT AND AGREEMENTS (Colorado)

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 Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or in a written waiver by Lender, Borrower shall pay to Lender on 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 taxes and assessments which may attain priority over this Security Instrument, (b) yearly household 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 basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency. Lender if Lender is such an institution) Lender shall apply the Funds to pay the escrow items. 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 requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender 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 this Security Instrument.

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 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.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, 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 application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to late charges due under the Note, second, to prepayment charges due under the 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 Property which may attain priority over this Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person or persons to whom payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower, (a) 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 satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien on or before one or more of the actions set forth above within 10 days of the giving of notice.

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

All insurance policies and renewals shall be subject to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and to require the carrier to provide the required. 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 Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair 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 applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the 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 when the notice is given.

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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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

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

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this 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.

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

19. Acceleration Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the loan secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument (with applicable hereof(s)).

- Adjustable Rate Rider
- Condominium Rider
- 2-4 Family Rider
- Creditors Payment Rider
- Planned Unit Development Rider
- Other(s) (specify)

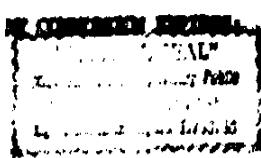
By SIGNING BELOW, Borrower accept and agree to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

*Marilynn Mazutis* 11/21/87  
 \_\_\_\_\_  
 MARILYNN MAZUTIS (Mortg)  
*Stanley A. Mazutis*  
 \_\_\_\_\_  
 STANLEY A. MAZUTIS (Spous)

(There is no Tax for acknowledgment)

COUNTY IN: ILLINOIS ,  
 I, THE UNDERSIGNED \_\_\_\_\_, A NOTARY PUBLIC IN AND FOR SAID  
 COUNTY AND STATE, DO HEREBY CERTIFY THAT STANLEY A. MAZUTIS AND MARILYNN MAZUTIS  
 HIS WIFE \_\_\_\_\_, PERSONALLY KNOWN TO ME TO BE THE SAME PERSONS  
 WHOSE NAMES ARE SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME  
 THIS DAY IN PERSON, AND ACKNOWLEDGING THAT THEY SIGNED AND DELIVERED  
 THE SAID INSTRUMENT AS THEIR FREE AND VOLUNTARY ACT, FOR THE USES  
 AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND OFFICIAL SEAL, THIS 31ST DAY OF DECEMBER,  
 19 87.



*Janice M. Bailey*  
 \_\_\_\_\_  
 NOTARY PUBLIC

68010545

REMOVED BY:  
 JOHN EYER  
 SAVED AND RETURN TO:  
 FIRST FAMILY MORTGAGE COMPANY, INC.  
 2000 GREEN AVENUE  
 LEBANON, ILLINOIS 62452

11. Lender's right to foreclose... if a condition of making the loan secured by this Security Instrument... until such time as the requirement for the... written agreement or applicable law.

12. Inspection - Lender may inspect... make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice of the inspection or cause to an inspection specifying reasonable cause for the inspection.

13. Condemnation - The proceeds of any award or claim for damages, interest or consequential, in connection with any condemnation, partial or total, of this part of the Property, or for any easement in lieu of condemnation, are hereby assigned to Lender.

14. Partial taking of the Property - The proceeds of any partial taking of the Property shall be applied to the sums secured by this Security Instrument... In the event of a partial taking of the Property, the amount of the sums secured by this Security Instrument shall be reduced by the amount of the sums secured by the taking... immediately before the taking. Any balance shall be paid to Borrower.

15. Partial taking of the Property - Borrower shall, within 60 days after the date the notice is given... proceed to restore or repair of the Property or the sums secured by this Security Instrument.

16. Lender's Right to Demand - Lender may, at any time, apply to the court to proceed to principal shall not extend or change the amount of such payments.

17. Borrower Not Released - Lender Not a Waiver - Although of the time for payment or performance of the obligations secured by this Security Instrument, Lender's failure to exercise any right or remedy shall not constitute a waiver of any right or remedy.

18. Successors and Assigns Bound, Joint and Several Liability, Co-signers - The covenants and agreements of this Security Instrument shall bind the Borrower, its successors and assigns, and any co-signers, subject to the provisions of applicable law.

19. Loan Charges - Lender may charge... which sets maximum loan charges... collected or to be collected in connection with the loan.

20. Legislation Affecting Lender's Rights - If any law of any jurisdiction has the effect of reducing the rights of Lender under this Security Instrument, Lender, at its option, may elect to treat the law as if it were not in effect.

21. Notices - All notices... shall be given by delivering them by mail... to the Borrower at the address set forth in this Security Instrument.

22. Governing Law, Securable - This Security Instrument is governed by the law of the State of Illinois and the law of the State of Illinois shall apply to the interpretation of this Security Instrument.

23. Borrower's Obligations - Borrower shall be bound by the terms of this Security Instrument and the law of the State of Illinois.

24. Transfer of the Property or a Beneficial Interest in Borrower - If any part of the Property or any beneficial interest in Borrower is transferred, the transferee shall be bound by the terms of this Security Instrument.

25. Acceleration - Lender shall give Borrower notice of acceleration... The notice shall provide a period of 30 days... during which Borrower must pay all sums secured by this Security Instrument.

26. Borrower's Right to Reinstate - Borrower shall have the right to have this Security Instrument reinstated... if Borrower pays all sums secured by this Security Instrument and the State had no acceleration in effect.

27. Acceleration - Lender may, at any time, apply to the court to proceed to principal shall not extend or change the amount of such payments.

28. Successors and Assigns Bound, Joint and Several Liability, Co-signers - The covenants and agreements of this Security Instrument shall bind the Borrower, its successors and assigns, and any co-signers, subject to the provisions of applicable law.

29. Loan Charges - Lender may charge... which sets maximum loan charges... collected or to be collected in connection with the loan.

30. Legislation Affecting Lender's Rights - If any law of any jurisdiction has the effect of reducing the rights of Lender under this Security Instrument, Lender, at its option, may elect to treat the law as if it were not in effect.

31. Notices - All notices... shall be given by delivering them by mail... to the Borrower at the address set forth in this Security Instrument.

32. Governing Law, Securable - This Security Instrument is governed by the law of the State of Illinois and the law of the State of Illinois shall apply to the interpretation of this Security Instrument.

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## RIDER TO SECURITY INSTRUMENT

DOC 027

This Rider to Security Instrument is a part of the Mortgage Loan Agreement between the Borrower and Lender, dated 12/31/87.  
**FIRST FAMILY MORTGAGE COMPANY, INC.**  
The Lender

Amendments to the Security Instrument are made in the Security Instrument, Borrower and Lender further agree to the following:

### A. ASSUMPTIONS

The Borrower and Lender have agreed to the terms of the Security Instrument. The Borrower's approval of interest rate to the Lender is based on the assumption that the interest rate has been set by a written assumption agreement accepted in writing by the Lender and the Borrower. The Lender assumes the Borrower as a guarantor for an amount requested by the Lender, which shall be subject to the terms of the Security Instrument.

### B. INTEREST RATE AND PAYMENT ADJUSTMENTS

The Security Instrument contains the following:

#### 1. INTEREST RATE ADJUSTMENTS

The Borrower

**'INDEX'** MEANS THE WEEKLY AVERAGE YIELD ON UNITED STATES TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR, AS PUBLISHED BY THE FEDERAL RESERVE BOARD. IN THE EVENT SUCH INDEX IS NOT AVAILABLE, INDEX SHALL MEAN A SUBSTITUTE INDEX SELECTED BY NOTE HOLDER IN COMPLIANCE WITH FEDERAL LAW. **'INITIAL INDEX'** MEANS THE INDEX RATE PUBLISHED BY THE FEDERAL RESERVE BOARD DURING THE WEEK PRIOR TO RECEIPT OF LOAN APPLICATIONS. THE INITIAL INDEX ON THIS LOAN IS 7.020%. **'CURRENT INDEX'** MEANS THE INDEX VALUE MADE AVAILABLE BY THE FEDERAL RESERVE BOARD 45 DAYS PRIOR TO EACH CHANGE DATE.

**'INITIAL DISCOUNT'** shall be 1.020

**'MARGIN'** for Mortgage shall be 2.70

**'FULLY INDEXED RATE'** shall be the sum of the Index plus the Margin.

**'INTEREST RATE'** shall be the Fully Indexed Rate as of the date of the last payment from time to time.

**'INITIAL INTEREST RATE'** shall be the Fully Indexed Rate as of the date of the Note as stated in Section 7. It shall equal to the sum of the Initial Index plus the Margin.

**'CHANGE DATE'** shall be the date of the first change in the Index, which has the date on which every **'TWELVE'**

months shall be a change date.

**'THE CURRENT INTEREST RATE'** shall be the interest rate as of the Change Date. The Initial Interest Rate. Thereafter, the interest rate shall be the interest rate as of the Change Date.

**'PAYMENT ADJUSTMENT DATE'** shall be the date on which the interest rate shall be effective, namely the first day of the month following the Change Date.

#### 2. INTEREST RATE ADJUSTMENTS

The interest rate shall be adjusted from time to time to reflect the interest rate as follows:

At the time of the first payment, the interest rate shall be the Fully Indexed Rate by adding the Margin to the Fully Indexed Rate. The Note Holder then bounds the Fully Indexed Rate to the Fully Indexed Rate as of the date of the last payment from time to time. This is subject to the following limitations:

Change in the Fully Indexed Rate shall not exceed 2.000 PERCENT. The interest rate shall be increased or decreased on any single change date by no more than 2.000 PERCENT. The interest rate shall be no less than 13.500. If the Fully Indexed Rate is more than 13.500, the interest rate shall be 13.500. If the Fully Indexed Rate is less than 13.500, the interest rate shall be the Fully Indexed Rate. The fact that the Note Holder may not have invoked a provision which increases the interest rate shall not prevent the Note Holder from invoking such an increase at a later time.

### C. PAYMENTS

**Amount of Monthly Payments.** Monthly payments of principal and interest shall be due on the first day of each month.

Each month, the amount of the monthly payment shall be the amount which will pay the principal and interest on the amount outstanding on the first day of the month, subject to adjustment.

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IN WITNESS WHEREOF, I have hereunto set my hand and seal this 31st day of December, 1987.

*Marilyn Marutis* 12/31/87 *Stanley A. Marutis*  
Borrower Date Lender Date  
**MARILYN MARUTIS** **STANLEY A. MARUTIS**

\_\_\_\_\_  
Borrower Date Lender Date

Loan # 0010001983

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## 2-4 FAMILY RIDER (Assignment of Rents)

THIS 2-4 FAMILY RIDER is made this 31st day of DECEMBER 1987, and being read and understood by the Lender and Borrower and supplied to 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 Note to the Lender of the same date and covering the property described in the Security Instrument and located at

**3025 SOUTH EMERALD, CHICAGO, ILLINOIS 60616**

**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:

**5. 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.

**6. SUBORDINATE 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.

**7. RENT LOSS INSURANCE.** Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Lender's Covenant 3.

**8. BORROWER'S RIGHT TO REINSTATE DELETED.** Covenants 8 is deleted.

**9. ASSIGNMENT OF LEASES.** Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all other interests in the property with respect to 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, the word "lease" shall have the same meaning as the Security Instrument is on a leasehold.

**10. ASSIGNMENT OF RENTS.** Borrower, in and to make, assign and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender to enter into contracts to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agent. 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, all debts incurred by Borrower shall be held by Borrower as trustee for the benefit of Lender until such time as the same are secured by the Security Instrument, and Lender shall be entitled to collect and receive all of the rents of the Property, and 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 not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 10.

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 do so at any time there is a breach. Any application of rents shall not constitute a waiver, in whole or in part, of 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.

**11. CROSS-DEFAULT PROVISIONS.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

**REMARKS:** Borrower, Borrower accepts and agrees to the terms and provisions contained in this 2-4 Family Rider.

*Maril M. Mazette*  
MARIL MAZETTE

*Stanley A. Mazette*  
STANLEY A. MAZETTE

(Seal)  
Borrower

(Seal)  
Borrower

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