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THIS MORTGAGE (Security Instrument) is given on DECEMBER 30  87 The 1972 1980 is OTHER TRUST AGREEMENT DATED DEFEMBER TO 1987 AND ROOM AS TRUST.  NUMBER 1997 PANT). MORIGAGE COMPANY, INC. 1987 Instrument is given to which is organized and existing under the laws of "LINOIS and whose address is 2900. E. OGDE VENUE, LISLE, ILLINOIS 60532 ("Lender")
FERSI FAMILIE PLANTERS CENTANT IN A POST OF THE PARTY OF THE PROPERTY OF THE STREET AND EXISTING
2900 E. OGDEL ZVENUE LISLE, ILLINOIS 60532 and whose address is the state of the condent of the
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Dollars (U.S. S. 105, 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 FEBRUARY 18th 2018 debt in the full debt, if not paid earlier, due and payable on FEBRUARY 18th 2018 debt in the full debt, if not paid earlier, due and payable on FEBRUARY 18th 2018 debt in the full debt, if not paid earlier, due and payable on FEBRUARY 18th 2018 debt in the full debt, if not payable on FEBRUARY 18th 2018 debt in the full debt, if not payable on FEBRUARY 18th 2018 debt in the full debt in th
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all venewals, 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 do a hereby mortgage, grant and convey to Lender the following described property:
located in Management of the Country Illinoise
LOT 37 (EXCEPT THE WEST 10 FEET THE REOF) AND ALL OF LOT 38 IN BLOCK 1 IN THE
SUBDIVISION OF BLOCK 45 (EXCEPT THE SUCH 266 FEET OF THE WEST 218 FEET THEREOF)
IN THE SUBDIVISION OF SECTION 19, TOW HIP 40 NORTH, RANGE 14 EAST OF THE THIRD
PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHE ST 1/4 OF THE NORTHEAST 1/4 AND THE
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offered to scale, a fact then Leader may collect the assurance proceed. I taided uses use the proceeds not your constant
the Property of Sepay sums secured by this Security Instrument, whether or not their due. The off-day period will begin when the notice of rayon.
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Minois discount in the second of the spend of the standard of foregoing is referred to in this Security Instrument as the "Property." and about an usual great as the discrete and

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.

\$17.00

\$17.00

UNIFORM COVENA VIS By Time and I ender soven and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall gromptly 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 to 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 leasehold payments or ground rents on the Property is may tain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property is may tain priority over this Security Instrument; (b) 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 (including 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 funds of the Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender to control to the mount of the 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 the left by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessar, to make up the deficiency in one occupy payments as required by Lender. Some payments in full of all sums secured by this Security Instrument. Lender shall promptly refund to Borrower any Funds held by Lender. If under shall apply, no later, the sale of the Brown is sold or acquired by Lender, Lender shall apply, no later. than immediately pror to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

application as a credit s, air at the sums secured by this Security Instruments. To must inspend on the notion of the sums secured by this Security Instruments. To must inspend on the notion of the sums secured by the sum of the su persurable liand P shell be not and first, to late charges due under the Note; second, to prepayment charges due under the Note; second, to prepayment charges due under the Note; second, to principal due. but so distributed to the paragraph as to properly and the paragraph and lease of the paragraph and lease of the paragraph and the paragraph and lease of the paragraph and the paragraph. Borrower shall promptly furnish to Leader all potices of amounts to be paragraph. If Borrow can kee these payments directly. Borrower shall promptly furnish to Leader all potices of amounts to be paragraph. If Borrow can kee these payments directly. Borrower shall promptly furnish to Leader all potices of amounts to be paragraph. receipts evidencing the payments.

Borrower shall promptly discharge any iter which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation of the delien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the nien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of acceptable 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 prior to over this Security Instrument, Lender may give Borrower and the state of the action that the lien as a subject to a lien which may attain prior to over this Security Instrument, Lender may give Borrower as the state of the action that four the lien to do the secure of the action that four the lien to do the action that four the lien are lien to the lien and the lien to do the action that four the lien are lien to the lien and the lien are lien to the lien are lien as lien to the lien are lien to the lien are lien to the lien are lien as lien as lien to the lien are lien as li notice identifying the lien. Borrower shall satisfy the lien or trace 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 "extender coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower suoject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Porrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower hall 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 shar or 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 face's 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 proceed no 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 are 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. Press vation and Maintenance of Property; L'emblidde. Borrower shall not destroy, damage or substantially change the Property) allow the Property to deteriorate or commissions. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease; and if Borrowen sequires fee title to the Property, the leasehold and The fee title shall not merge unless Lender agrees to the merger in writing. Zio Codel

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the educational and agree included in this Sciulter I mail and the regard protection of the property (such as a protection in the first property for a protection of the property (such as a protection in the standard protect the standard protection of the property (such as a protection in the standard protect the standard protect the standard protect the standard of the property and Lender's wights the property and Lender's wights actions may include paying alternative and attained by a little base priority over this Security Instrument, appearing in court maying many face and attained by a little base priority over this Security.

Instrument, appearing in court, paying reasonable attorneys' (sea and entering on the Property to make repairs. Although Lender may take action under this paragraph?, Lender does not have to do so.

Any amounts dispursed by Lender under this paragraph? 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 area forest as we combines uniform covenants for national use and non-uniformsneyacygnitespiets

hurded sanations by utrisdiction to constitute a uniform security instrument covering real property.

\$17.00

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 sums 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is ant 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. Londer 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 Lander 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 a set that the form to the manual state. 22. Walt er of Homestead. Borrower waives all right of homestead exemption in the Property: a constrained and re-

23. Riders to this Security Instrument, If one	or more riders are exec	uted by Borrower and r	corded together with
this Security Institution, the covenants and agreement	its of each such rider sl	hall be incorporated into	and shall amend and
supplement the cover arts and agreements of this S	Security Instrument as	iff the rider(s) were a	part of this Security
Instruments [Check ar olicable box(es)] = 3 37 in 11 m	researched to ancer	Not Released: Lorbean	19 Horiouer

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to the By-Signing Below, Borrower accepts and agrees to the terms and coverants contained in this Security Instrument and in any rider(s) executed by Fort pwer and recorded with itself to send hear final terminate at their selection of the send that the send the send that the

AMERICAN NATIONAL BANK AND TRUST Considered the second of the second of the second of the second in terminal of COMPANY OF CHICAGO, AS TRUSTEE has the before the second of the second o DECEMBER 16, 1987 AND KNOWN AS

TRUST: NUMBER: 104269-06. See School research and Mean and add to be seen and of the sentence 

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13. Legislation Affecting Leader Rights. the province and the state of the state of WHOSE NAMES ARE SUBSCRIBED TO THE FOREGOING INSTRUMENT. PER RED BEFORE "ME 1/4 legament

THIS DAY IN PERSON, AND ACKNOWLEDGED THAT THEY SIGNED AND DELIVERED Property Address or any old Calcar J. Gwannest THE SAID INSTRUMENT AS THEIR FREE AND VOLUNTARY ACT, FOR THE USES TO BE A STREET OF THE Provided to this 🛠 unit, instrument digit by Jeans to have been given from a verse of the roles of the real provided from the 🛠 AND PURPOSES THEREIN SET FORTH.

parign q h 15. Euserin e Law; beverability. This Security be drain or doll be nursdation in 10 var Preparts as a control in the carterior, was a present of the Control of the National Control of the Natio Note are declared to be severable.

16. Horrower's Copy. Borrower small be given one conformal edge of the bacterist edge and or the 17. Transfer of the Property or a Beneficial Interest in Borrower. It is not a market of the Property or a Beneficial Interest in Borrower. interest in it is sold or unusured on it a benefit and properly the received on the content of the received for the received in the second on the second of the received in the second of th was the first order of particular many transfer or the first order of the first order orde

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Security Instrument, or (b) entry of a polyment enforcing this Society, by received There is also so also that Borrow a FIRST SPANILY MORTS which then would be don under this Securia Selection (Company of the Security Company) counted; (b) cures any default of any other covariants of covariants (corps) all common regularly properties.

Security Instrument, including but no bound on an eachies the reset of the his \$2,000 and \$2,000 a

19. Acceleration, Renedies, Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any coveres at acreement in this Security Instrument (byt not prior to acceleration under paragraphs 13 and 17 unless applicable has provides otherwisel. 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 cared;

smus off Lender required intergage insultance its a boildfillow of making the loan secured by this Scourty limituinents Betwell what propagate insultance its a boildfillow of making the laboration in effect until such time as the requirement for the internation to the internation of the Property Design of the Propert shift give Borrow evaluate arthe time of driprior to an taspection upterfying reasonable cause for the inspection of Aniba 9.00 Canidand for the proceeding any award or daint of the procedure of any are canidant of the second of th 

assigned and shall be paid to Lender. one of the second of the property of the property of the second of the second by this Security in the second of the second by this Security in the event of a partial taking of the Property; unless Bortowelland London other wise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds anothiplied by the following fractions (a) the total amount of the sums second immediately before the taking divided by (b) the fast market value of the Property framediately before the taking. Any balance shall be paid to Borrower. Insurant various sittly discusses and of each business sometimal condensated by Borrower various of the Property is sometimated by Borrower; or affects to the Property is sometimated by Borrower; or affects to the Property is sometimated by Borrower; or affects to the Property is sometimated by Borrower; or affects to

make an award or settle a claim for damages/ Borrower falls to respond to bender within 30 days after the date the notice is given, Lender is with priced to collectiand apply the proceeds, at it's option, either to restoration on repair of the Property or

to the sums accused out his Security Justinumont. Whether of not then due. It moment and one with a court of court of portage of the monthly payments referred to in peragraphy I and 2, or change the amount of such payments.

10. Borrower Put Released; Forbearance By Lender Not a Waiver. Extension of the time for payments on modification of amortizaur. If 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 committee proceedings against any thousand in intelest or refuse to idetend time for payment or otherwise modify amo tization 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 extraine of any right or remedy.

Virtuos 21 2:: Buccessors and Assigns Boy As Joint and Several Linkility; Go-signers and Fice coverants and agreements of this Security Instrument shall bind and benefit the successors and assigns of bettler 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) it co signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the cons of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) grees 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

Max 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 an abetather interest or other-loss charges collected or to be collected in under the Note or by making a direct payment to Borrower. If a refund reques principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Notentry Yellow Yellow On ATATE GIA YELLOW 13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of

rendering any provision of the Note apphia Security Instrument unenforceable in our ling to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security in reliment and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the star 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 horize 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 the first class mail to Lender's address mail to Lender's provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided. in this paragraph.

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 ins sument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Institutent 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 instruments ATTY/

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.

15 Burrower'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 of the Property pursua 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 Mastrument and the Nise and in proceedings the Nise and in pays Lender all sums which then would be due under this Security Mastrument and the Nise and Indiana. 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 Lenden 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.



## : RIDER TO SECURITY INSTRUMENT

DOC. 022

This Security Instrument Rider is attached to and made part of a Security Instrument (Deed of Trust, Mortgage or Deed of Trust to Secure Debt) dated 12/30/87 given by the undersigned (the "Borrower") to secure Borrower's Note to FIRST FAMILY MORIGAGE CONPANY, INC.

(the "Lender") of the same date and shall be deemed to amend and supplement said Security Instrument.

Amended and Supplemental Provisions: In addition to the covenants and agreementa made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

#### A. ASSUMPTION

Lender will consent to a transfer of the property subject to the Security Instrument if (i) the credit of Borrowor's successor in interest meets the Lender's then current underwriting criteria; (ii) Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender; and tiii) Borrower's successor in interest pays to Lender an assumption fee in an amount requested by Lender, which shall not exceed the amount requested by Lender for similar transactions.

INTEREST RATE AND PAYMENT ADJUSTMENTS. The following paragraph is hereby added to the Security Instrument:

INTEREST HATE AND PAYMENT ADJUSTMENTS. The Promissory Note secured by this Security Instrument contains the following provisions:

"3. Interest rate adjustments

(A) Definitions

'INDEX' MEA'S AS WEEKLY AUCTION AVERAGE (INVESTMENT) RATE ON U.S. TREASURY BILLS WITH A SIX MONTH MATURITY, AS RUBLISHED BY THE FEDERAL IN THE EVENT SUCH INDEX IS NOT AVAILABLE, INDEX SHALL RESERVE BOARD. MEAN A SUBSTITUTE TIPEX SELECTED BY NOTE HOLDER IN COMPLIANCE WITH 'INITIAL INDEX' MEANS THE INDEX RATE FUBLISHED BY THE FEDERAL LAW. FEDERAL RESERVE BOARD D'PING THE WEEK PRIOR TO RECEIPT OF LOAN APPLICATION. THE INITIAL INDEX ON THIS LOAN IS 6.410%. 'CURRENT INDEX' MEANS THE INDEX VALUE WADE AVAILABLE BY THE FEDERAL RESERVE BOARD 45 DAYS PRIOR TO EACT CHANGE DATE.

1.910

"INITIAL DISCOUNT" The Initial Discou 2.7500 "MARGIN" The Margin is

"FULLY INDEXED RATE" is the sum of the applicable Index value plus the Margin.

"INTEREST RATE" means the annual rate of interest that jed on the principal balance of the loan from time to time.

"INITIAL INTEREST RATE" means the Interest Ra a charged as of the date the Note is executed as shown in Section 2. It is equal to the initial Fully Indexed Rate less the Initial Discount.

"CHANGE DATE" means each date on which the Interest Rat/ could change, which is the date on which every SIXTH regularly scheduled monthly payment is due.

"THEN CURRENT INTEREST RATE" means, for the period prior  $\omega$  , he first Change Date, the Initial Interest Rate. Thereafter, it means the interest Rate after the most recent Change Date.

"PAYMENT ADJUSTMENT DATE" means the date on which each raymer. Adjustment shall be effective, namely the first day of the month following each Change Date.

(B) INTEREST RATE ADJUSTMENTS

I understand that on each Change Date, the Note Holder shall decrease, or may a 12s option, increase the interest Rate as follows. Before each Change Date, the Note Holder will culculate the new Interest Rate by adving the Margin stated in the Loan Approval Letter and in Section 3(A) above, to the Current Index to arrive at the Fully Indexed R. . . . The Note Holder then rounds the Fully Indexed Rate to the nearest one-eighth of one percentage point (0.125%). This rounded amount, subject to the following limitations, will be the new Interest Rate until the next Change Date. The Interest Rate will never be necessed or decreased on any single Change Date by more than 1.000 PERCENT from the rate of in exact in effect during the from the rate of in erest in effect during the preceding SIX months. The Interest Rate will never be more than % nor be in excess of five percentage points (5%) below the initial interest Rate. The fact that the Note Holder may no, have invoked a permissible increuse in whole or in part shall not be deemed a waiver of the Note Holder's right to invoke such an increr & 🚅 a later time.

PAYMENTS

(C) Amount of Monthly Payments, Monthly installments of principal and interest will be due on the first day of each month. Commencing on (date set forth in the Note), my monthly payments will be U.S. \$ (amount set forth in the Note), subject to adjustment as follows: as of each Change Date, the amount of the monthly installments of principal and interest will be increased or decreased to an amount sufficient to repay the remaining Principal Balance in full at the Then Current Interest Rate in substantially equal payments by the Final Payment Date (a "Payment Adjustment"). Each Payment Adjustment shall be effective on the first day of the month following each Change Date."

in witness wi	HEREOF, Borrower has execut	ed this Security Instrument Ric	ior.		
	NATIONAL BANK AND TEMBERALS 1987 AND	trust company of ch Known as trust num	IICAGO, AS TRUSTEE   MBER 104269-06	under trust agreemen	T
	711170	(senl)		(seal)	
Borrower	VICE PRE	SIDENT Dute Borrow	/er	Date	
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Rate & Control of Control

THIS 2-4 FAMILY RIDER is made this 30th day of DECEMBER	19	87
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower FIRST FAMILY MORTGAGE COMPANY, INC. (the	Dece	d (the
of the same date and covering the property described in the Security Instrument and located at:	Len	uer )
2341 WEST SCHOOL STREET, CHICAGO. ILLINOIS 60618		•••••

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. SUBORD NATE 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 INSURANCE, 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 FIG. TT O REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in conrection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing reases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sub ease" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrows, unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's reents. 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 Borrow r. 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 releived 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 not 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 down at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or emedy 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 or igreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the ren edies permitted by the Security Instrument.

Family Rider. BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained

AMERICAN NATIONAL BANK AND TRUST COMPANY

OF CHICAGO, AS TRUSTEE UNDER TRUST AGREEMENT DATED DECEMBER 16, 1987

AND KNOWN AS TRUST NUMBER 104269-06

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Stops to security or regardly provided attached.

Into Mortgago is executed by the American National Bank and Trust Company of Chicago, not personally but a Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said American Nation 'B Ink and Trust Company of Chicago, hereby warrants that it possess full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or its said note contained shall be construed as creating any liability on the said '75.' \ '-' y or on said American National Bank and Trust Company of Chicago personally to pay the said note or any interest that may '--- we hereon, or any indebtechness accruing hereunder, or to perform any covenant either express or implied herein contained, all '---- ' builty, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunde, and hat so fir as the first Parry and its necessors and said American National Bank and Trust Company of Chicago personally are conversed, the legal holder or holders of said note and the owner or owners of any indebtechness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said that the by action to enforce the personal liability of the guarantor, if any.

IN WITNESS WHEREOF, AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, DU personally but as Trustee as afare-said, has caused these presents to be aigned by one of its Vice-Presidents, or Assistant Vice-Presidents, and its corporate seal to be hereunto affixed and attented by its Assistant Secretary, the day and year first above written.

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AMERICAN NATIONAL BANK JAP TRUST COMPANY

ONAL BANK AND TRAIST COMPANY OF CHICAGO

DO HEREBY CERTIFY, that A. MICHAEL BANK Vice-President of the AMERICAN NATIONAL BANK

AND TRUST COMPANY or Chicago, and SUZANNE G. BAKER

Assistant Secretary of said Company, who are personally known to me to be the sam, or sout whose names are subscribed to the foregoing instrument as such Vice-President, and Assistant Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and is the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary them and their acknowledged that he, as custodian of the corporate seal of said Company to said instrument as his own free and voluntary act and as the free and voluntary act of and Company to said instrument as his own free and voluntary act and as the free and voluntary act of and Company.

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