bbeďybed ba: mobud svaings'

MORLD SAVINGS AND LOAN ASSOCIATION · RECORDING REQUESTED BY:

MORLD SAVINGS AND LOAN ASSOCIATION, WHEN RECORDED MAIL TO:

V LEDERAL SAVINGS AND LOAN ASSOCIATION

2420 West 26th Avenue

Denver, Colorado 80211

MORTGAGE
₽-63166-66 'ON NVOT

MORTGAGE

FIRST

V SI SIH.L

GEORGE S. NOLL AND BARBRA C. NOLL,

**CEOSTICS** 

zi rogagarom adT THIS NOT TGAGE ("Security Instrument") is given on

HIR MILE

FIETY AND OO/100 \* \* \* \* ONE HONDBED EIGHTY NINE THOUSAND SEVEN HUNDRED The mus ladioning off States of America and whose address is 2427 West 26th Avenue, Denver, Colorado 80211 ("Lender"), Borrower owes Lender SAVINGS AND LOAN ASSOCIATION A VD/OR ASSIGNS, which is organized and existing under the laws of the United ("Botrower"), This Security Instrument is given to WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL

County, Illinois: COOK Note. For this purpose, Borrower does hereby mortgage, grant and co. 107y to Lender the following described property located Security Instrument; and (c) the performance of Borrower's covenant, and agreements under this Security Instrument and the modifications; (b) the payment of all other sums, with inte est, dvanced under paragraph 7 to protect the security of this Instrument secures to Lender: (a) the repayment of the debt cridenced by the Note, with interest, and all renewals, extensions and payments, with the full debt, if not paid earlier, due and payable on FEBRUARY 15, 2018 This debt is evidenced by Borrower's note dated the samed the samed the same dated the same date Dollars (U.S.

SEE EXHIBIT "A" ATTACHED, INCORPORATED HFAEIN BY REFERENCE

REAL ESTATE INDEX NUMBER: 05-28-202-010

MINNETKA, IL 60093 79 ABBOTTSFORD ROAD

commonly known as: which has the address

("Property Address");

"Ringing as the "Property" All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security rents, royalties, mineral, oil and gas ngliks and profits, water rights and stock and all fixtures now or hereafter a part of the property. TOCETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances,

will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage.

variations by jurisdiction to constitute a uniform security instrument covering real property. THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited



- YlimeA əlgni2 — SIONILLI

वक्र के प्रशास का अन्य अन्य अन्य अन्य

NOLIFERENCE NEOTOTAL PROFESSION OF A PARTY OF THE PARTY O 🙀 STANDER OF REGERVALED BY C

对为抗运动, 自制舞 经动物报告证

STREET, JOHN ANTAGE TREET SPACE ARRESTS AT MINE was to be survived which the term to be a substitute of the substi

1133

Bright and the State of the Con-

1934年一日前生

LOAN NG. 39-99183-4

MODERCHER

ANTE DAY E1531

. A EDIZETA ETAL ÂMIDERA BERMENTAN PARTON PARTON PARTON PARTON DE LE PROPERTIE.

and the confidence of the control of

TO THE BENEFITABLE GEORGE S. NOUL AND LAWER C. NOLL; FEBRUSEY 08, 10%

HIS MIKE

STOREGIES FOR BOTH COMMENT WITH SOMETHING CONTINUES OF THE PARTY.

ONE HOMEBED ETALL UINE INCOMPENDATE SELECTION OF THE PROPERTY OF THE PROPERTY

уд не применя по чето в доменью в развире и мар и Азавелине положения The second of th The state of the s

E COOK

SERI XBBBT AT AN AN AVERTRUMCOUPOR VED SELECTED FOR PROPERTY

WIMMETKA, IL 79 ABBOTTSFORD ROAD

Electrical grants of

ga (Morrie III.) (1995), padroka germani kang sembag pentagapanbag gang basina (1995), pada berandan sembag pentagan sembag pentagan berandan sembag pentagan sembag pentagan sembag pentagan berandan sembag pentagan semba

では、これには、American Red できた。 Applied できた。それでは、 provided in Carlo では、これには、 in including in including in including The Carlo Community (in including including applies)。 American Red Red Red Community in including in including The American Red Red Red American Red Red Red Red Red Red Red Community in including in including in including

The state of the second sequence of the second seco

UNOFFICIAL COPY

EXHIBIT "A"

WORLD SAVINGS AND LOAN ASSOCIATION a Federal Savings and Loan Association

LOAN NO. 39-99153-4

LDT SIX (6) IN BLOCK ONE (1) IN TEMPEL'S RESUBDIVISION OF PART OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION THENTY-EIGHT, TOWNSHIP FORTY-THO NORTH, RANGE THIRTEEN EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EAST OF THE CHICAGO AND MILHAUKEE ELECTRIC RAILWAY RIGHT OF WAY AND HORTH OF THE VILLAGE LIHITS OF KENILWORTH, IN COOK COUNTY, ILLINGIS. RIC LOOK LOU.

COOK COUNTY CLOCK'S OFFICE

12. E. S. B.

Strick (1994) (1992) And Control (1994) (1994)
 Strick (1994) And Control (1994)
 And Control (1994)

Property of Cook County Clark's Office

requesting payment.

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

Lender may take action under this paragraph 7, Lender does not have to do so.

Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security 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 Dender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights is property and Lender's rights. 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the

fee title shall not merge unless Lender agrees to the merger in writing.

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

Instrument immediately prior to the acquisition.

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or when the notice is given.

applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Botrower. If Botrower 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 O-day period will begin restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be Unless Lender and Borrower otherwise agree in writing, insurance procee is 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

carrier and Lender. Lender may make proof of loss if not made promptly by Borr wer. Lender shall have the right to hold the policies and renewals. If Lender requires, 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. insurance carrier providing the insurance shall be chosen by Bortwer subject to Lender's approval which shall not be insured against loss by fire, hazards included within the terr." -xtended coverage" and any other hazards for which Lender requires. The requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The

Borrower shall keep the improvements now existing or hereafter erected on the Property 5. Hazard Insurance.

of the giving of notice.

notice identifying the lien. Borrower shall satisfy the lien on take one or more of the actions set forth above within 10 days the Property is subject to a lien which may attain pain ity over this Security Instrument, Lender may give 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 the lien any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the iten to this Security Instrument. If Lender determines that any part of agreement satisfactory to Lender subordinating the iten to this Security Instrument. If Lender determines that any part of

Bortower shall promptly discharge any lien which has priority over this Security Instrument unless Bortower: (a) receipts evidencing the payments.

Borrower shall pay these obligate, are in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If 30 rower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. If 30 rower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. If 30 rower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. If 30 rower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. If 30 rower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain privitly over this Security Instrument, and leasehold payments or ground rents, if any.

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

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

application as a credit against the sums secured by this Security Instrument. than immediately ration to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of

any Funds haid by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later Upor payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

ame and 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 escrow items when due. Borrower shall pay to Lender any 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 If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and 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 may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items. Industry mayer Research a charge and a charge in the Funds and a charge and a charge

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

UNIFORM COVENANTS. Borrower and Lender covenant and garee as follows:

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

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 settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is outhorized 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 I and 2 or change the amount of such payments.

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

11. Successors and Assigns Br vr 3; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument, and (c) 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 Society 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) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (1) my sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may close to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

paragraph 17:

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

15. Governing Law; Severability. This Security Instrument shall be governed by federal aw and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

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

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

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

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

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

(INDIVIDUAL)	TRY ICANOWLE PREMEDITE Y
STATE OF ILLINOIS	
COUNTY OF <u>COOX</u> jss.	, before me, the undersigned, a Notary Public in and for said State
On 8 12014419, 19 00	, before me, the undersigned, a Notary Public in and for said State,
personally appeared <u>George</u> S.	NOIL and BARBRAC. NOLL,
his wife	
•	isfactory evidence, to be the person(s) whose name(s)
subscribed to the within instrument and	Hey acknowledged that Hey
executed the same.	•
WITNESS my hand and official seal.	"OFFICIAL SEAL"
Parole Hagainio	PARSLA GAGAINIC
Notary Public in and for sa. County and State	Notary Public, State of Illinois My Commission Expires 11/17/88
Totaly I unit in and to any sounty and state	
(INDIVIDUAL)	
STATE OF ILLINOIS COUNTY OF	
On, 15	, before me, the undersigned, a Notary Public in and for said State,
	, octore me, are anorsigned, a rounty I note in any for said state,
personally appeared	<u> </u>
	,
personally known to me, or proved to me on the basis of sati	isfactory evidence, 'or e the person(s) whose name(s)
subscribed to the within instrument and	acknowledged that
executed the same.	
WITNESS my hand and official seal.	To
	0.
Notary Public in and for said County and State	acknowledged that
(PARTNERSHIP) STATE OF ILLINOIS	C.O
COUNTY OF]ss.	<u> </u>
On thisday of	, in the year, before me,
	personally appeared
U. t	atisfactory evidence, to be the person that executed this instrument, on
personally known to me, or proved to me on the basis of sabbehalf of the partnership and acknowledged to me that t	the partnership executed it.

WITNESS my hand and official seal.

Notary Public in and for said County and State

nos the medicinates a biology Public in and for said Sector	grant swift grant g		F-6-7-5-7	3
and Edgeth C. North				
المتناه المعادي المتناف والمتناف			•	• •
and the second s		the second		
in the state of th	re i distribuit si distrib	Page 1 to the	, englished to	
C. J. M. L. L. Walted and Land J. H. C. J. L.	rei	Personal Const	orak in the state of the state	San San San
		7.1	deed to the state	
"OFFICIAL SEAL" PARELY CAGAINS Wears Poblic gase of illinois Captinistini Ethikes 21/17/28	بر <sub>ا</sub> ز	<u>ب</u> به دن	NAME OF STREET	Be weld
9-Ox		*-{		a Addison in Table 12 (Addison
s er s eins und er enbedt 2 Kateny Public in nurs dur zout Figux	ordal			
				e season in the season of the
4				
and the second	0,			
garage and the second companion and the second control of the seco				
Committee of with description of a posterior	oj eradylikitaki.		eMuzikaja ir s	
	Land bac	homera i cul	amental or so that	Company of the second
		0	and and the man	
		:	er en ver per	egget a service of the service
			2)	
		gates astate of	(-1)	
				Se to the second
	»:	Marian de la compansión d La compansión de la compa		1
ध्या विदेश	Line Bush	1		
Vesanzago vilnanzarra uma e	•			
and the second	*****			
an Daereng De Period Base Lace food in corresponde word in an debes en Lai bedouwer grose :	भारतातीलक्षा स्टब्स् जन्म (स्टिस्ट्रीक	odi 980 ili godine Abil 1 ogo Se	in two	and the second of the second o
		:	. es iportos	walls and a second

PARKERIM REPARMENT FINANCES OF A COLOR

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 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 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 juducial 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 syans 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. [Check applicable box(es)]

X Adjustable Rate Rider	Planned Unit	Development Radei	Which Occup	Miley Redei
Graduated Payment Rider	Fixed Rate R	id <del>er</del>	X Quick Qualify	ying Rider
Condominium Rider	2 4 Family R	ide <del>r</del>		
Other(s) [specify]	C			
BY SIGNING BELOW, Borrower ac	cepts and agrees to the to	ar is raid covenants con	tained in this Security Instr	ument and in
any rider(s) executed by Borrower and rec	orded with it.	1		
George S. Nol	7	Butro	C Moll	
GEORGE S. WOLL	(SEAL.)	BARBRA C. (13)	L t	(SEAL)
			4,	
			'S'	
	(SEAL)		O <sub>sc.</sub>	(SEAL)
	(SEAL)			(SEAL)
79 ABBOTTSFORD ROAD		<del>-winnetka,-</del> :	IL60093	

NOTARY ACKNOWLEDGEMENT ATTACHED AS EXHIBIT "B"

The following of the first of the property of the property of the special and apode to follow a second form the following the property of the

on the complete grant free gravitations of according to the first passes of the energy of the energy

and the state of the state of the second by this Security Instrument, Condended the second this is the free mount of the second of the second

(i) In the production of any colors of right of homestand computed in the Property.
(ii) (justice that should be attenuable. If one or mane inders are executed by Borrower and restorating the confit this or many that is a substantial being the formation of the confit and the first should be be attention of the Stock of other and the confit and the confit

nebiti canaqu	ELO DEWIC X	eligiment Rider		er i Brendt eldarentar 💎 🕺	
Edik Rider	ionQ whiteQ X		Fixed Rate Rister	eda <b>x</b> source/Corest edg.	
		0	2-4 Exmits Rides	raedi manimolación (1)	
			C	(४(४०७४) स्टॅमलाम १	
orbini timeri de	ained in this Security In	and covenants cont		H Sacathachair (St. Garayana	
			11 15 7 150 1(7)	ort brus romans de let bedeemen een som e	1
	<u> </u>	Tourbya.		A Section of the sect	
F. C. 24.	)	SARBRA C. NOL	(d) de	CROE S. MOLL	37
				7,0	
e to delle	The second secon		1,0 1 15 1	Or	
· 11.2 ·	in the control of the	The state of the s	(37.48)		
e a tra commente que	11 60093	-WINNETKA.	The second second second second second	ABROTTSFORD ROAD	7 5

NOTARY ACKNOWLEDGEMENT ATTACHED AS EXHIBIT "B"

.5.

(INDIVIDUAL) STATE OF ILLINOIS	ALCOPE	7
COUNTY OF		
on 8 February, 1988, before	re me, the undersigned, a Notary Public	in and for said State
personally appeared <u>George S. A.</u> h.'s wif	JOLL and BARBR.	A C. NOLL
his wif	ار مارا سرمارا	_
personally known to me, or proved to me on the basis of satisfactory of	evidence, to be the person(s) whose name	e(s) are
subscribed to the within instrument and	. y acknowledged ()	iai they
executed the same,		
	AL SEAL"	
WITNESS my hand and official seal. PARSLA	GAGAINIS \$	
	State of Illinois Expires 11/17/88	
Notary Public in and for the County and State	······································	
(INDIVIDUAL)		•
STATE OF ILLINOIS COUNTY OF		
On, 19, befor	e me, the undersigned, a Notary Public	in and for said State
	,, <u></u>	
personally appeared		<del></del>
C	1	<del></del>
	<u>),                                      </u>	
personally known to me, or proved to me on the basis of satisfactory e	vidence, to be the person(s) whose name	e(s)
•		
subscribed to the within instrument and	acknowledged tha	
executed the same.		
WITNESS my hand and official seal.	74,	
	7,0	
Notary Public in and for said County and State		)
Notary Public III and lor said County and State	Contic	Sc.
PARTNERSHIP)	•	10
STATE OF ILLINOIS COUNTY OF		0
On thisday of	, in the year	, before me,
	personally appea	ved
personally known to me, or proved to me on the basis of satisfactor, behalf of the partnership and acknowledged to me that the partnership	y evidence, to be the person that execute	
WITNESS my hand and official seal.		
Moreov Public in and for said County and State		

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

PARECLAND SEASON OF THE PARE O

JUNIA CLOPAS OFFICE

RECORDING REQUESTED BY AND FFICIAL COPY 7 WHEN RECORDED, MAIL TO:

WORLD SAVINGS AND LOAN ASSOCIATION, A FEDERAL SAVINGS AND LOAN ASSOCIATION

2420 WEST 26TH AVENUE DENVER, COLORADO 80211

ATTENTION: Documentation Department

LOAN NO. 39-99153-4

#### ADJUSTABLE RATE RIDER TO SECURITY INSTRUMENT

ILLINDIS

\$189,750.00

DATE: FEBRUARY 08, 1988

ADJUSTABLE PATE MORTGAGE LOAN. The Note secured by the Security Instrument, as hereinafter defined, to which this Rider is attached contains provisions which may result in idjustments in the interest rate, in the monthly payment amount, and in the unpaid principal balance of the Note.

FOR VALUE RECEIVED, the undersigned ("Borrower") agrees that the following provisions shall be incorporated into the Mortgage ("Security Instrument") of even date which was executed by Borrower and which creates a lien in favor of World Savings and Loan Association, A Federal Savings and Loan Association ("Lender") to which Security Instrument this Rider is attached. To the extent that the provisions of this Rider are inconsistent with the provisions of the Security Instrument, the provisions of this Rider shall prevail and shall supersede any such inconsistent provisions of the Security Instrument. Except to the extent modified by this Rider and other rider(s), if any, the provisions of the Security Instrument shall remain in full force and effect.

- 1. PAYMENT OF PRINCIPAL AND INTEREST; PREPAYMENT AND LATE CHARGES. Paragraph 1 of the Security Instrument is arended to read in its entirety as follows:
  - "1. Payment of Principal and Interest; Propayment 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, and the principal and interest on any Future Puvonces (as hereinafter defined) secured by this Security Instrument."
- 2. APPLICATION OF PAYMENTS. Paragraph 3 of the Security Instrument is amended to read in its entirety as follows:
  - "3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under Paragraphs 1 and 2 shall be applied: first, to interest which became due during the month for which payment is being made; second, to amounts payable under Paragraph 2; third, to any unpaid interest which became due previously and was added to the principal balance of the Note ("Deferred Interest"), and finally, to the principal of the Note. Payment shall be made in lawful currency of the United States of America."
- 3. PRESERVATION AND MAINTENANCE OF PROPERTY; LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Paragraph 6 of the Security Instrument is amended to read in its entirety as follows:
  - "6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall not destroy, damage or substantially change the Property or 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

or gave succession of the suc

WORLD LAVINGS AND LOAN ASSOCIATION. A FEDERAL DAVINGS AND LOAN ASSOCIATION

2420 WEST 26TH AVENUE DENVER, COLORADO 80/11

ATURNION: Documentaries DesertageAt

LOAM NO. 39-99163-4

### AUDUSTABLE RATE RIDER TO SECURITY INSTRUMENT

The second secon

ILEINOIS

\$189,750,00

DATE: FEBRUARY OF, 1988

......

Abdusifist wast weethas took. The Note secured by the Security Instrument, as hereicafter defined, as hereicafter defined, as abdub this Edder is actached contains unwistons which a present of the result in the menthly pryment amount, as it the dependent of the Menthly pryment amount, as it the depend of the Note.

est Model of the second endersigned ("Borrowert) age, as that the fullowing second second the second distribution of second the second second

1. SAYMIN. II CIRCIPAL ALM INTEREST: PREPAYMENT AND LAIF CHARCES.

Of a production to the control of the continuery was computed to read in its continuery was earliered.

2. APPLICATED UP ANTERNS. Paragraph 2 of the Security Instrument is convert to a low and the Security Instrument is

Nowless for at Essagate, theless applicable law provides the service of the epole of the epole of the epole of the epole of the essagate of the because of the epole of the epole of the because of the epole of the because of the epole of th

A. PERSELVICIOR AND MAINTENARCE OF PROPERTY: LEASEROLDS; COMBONINIUMS; PERSELVED AND AND MAINTENARCE OF The Societity Instrument is amended to reverse to the companies of the second and the second of the second and the second of the second

in faces of and Maintenause of Smaperty, Leaseholder, Continued to Sectional Continued to the Davelopaerty Board of Continued to the Section of Section to the Property Board of the Section to the Section Section Section to the Section Section Sections of the Section Boardwer (1981) couply the section of the Sections and if Boardwer acquires

1381 Pull AP93 - 239

٦,

fee title of the Property, them will be no parger of the fee title and leasehold without Lender's prior written consent.

### A. Planned Unit Development Obligations

If this Security Instrument is on a unit in a planned unit development ("PUD"), the Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities as described in the PUD Agreement or any other document which creates the PUD ("Declaration"). 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 ("Owners Association") and the uses, proceeds and benefits of Borrower's interest.

If this Security Instrument is on a unit in a PUD, Borrower shall perform all of Borrower's obligations under the PUD's covenants, codes, restrictions and Constituent Documents. The "Constituent Documents" are the (i) Declaration; (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 promptly pay when due, all dues and assessments imposed pursuant to the Constituent Documents.

### B. Condominium Obligations

If this Security Instrument is on a unit in a condominium ("Condominium"), the Property includes, but is not limited to, such unit in the Condominium project. together with an undivided interest in the common elements of the Condominium project. If the Owners Association or other entity which acts for the Condominium project ("Owners Association") holds title to Property for the benefit or use of its members or shareholders, the Property also includes Borrower's interes: in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

If this Security Instrument is on a unit in a Condominium, Borrower shall perform all of Borrower's obligations under the Condominium project's Constituent Documents. The "Constituent Documents" are the (i) Declaration or any other document which creates the Condominium project; (ii) by-laws; (iii) code of regulations; (iv) other equivalent documents; (v) articles of incorporation; and (vi) covenants, conditions and restrictions. Borrower shall promptly pay, when due, all are and assessments imposed pursuant to the Constituent Documents.

#### C. Common PUD and Condominium ubligations

#### (1) Public Liability Insurance

The Borrower shall take such action 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.

### (2) Lender's Prior Consent

The Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subgivide the Property or consent to:

(a) the abandonment or termination of the PUD or Condominium project, except for abandonment or termination 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;

(b) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(c) termination of professional management and assumption of self-management of the Owners Association; or

(d) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

#### (3) Hazard Insurance

With specific reference to PUD's or Condominiums, in addition to Paragraph 5 ("Hazard Insurance") of this Security Instrument, so

## ed vivy Gondand August Gender Spright on treat consent.

### A. Planed Mait Development Obligations

In this description is a unit in a country increased in the analytic and a consideration of the property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and fatilities as described in the PUD Agreement or any other document which consider the PUD ("Declaration"). The Property also includes Borrower's interest in the noneowners association or equivalent entity ewring or consideration areas and facilities of the PUD ("Owners Association") and the uses, proceeds and benefits of Corrower's interest.

If this Security Instrument is an a unit in a PUD, Berrower whall perform the fUD's coverents, codes, whall perform the fUD's coverents, codes, record took end took stand Decembers. The "Constituent Decembers" are the (i) between (ii) evirable or an encorporation, rest instrument or any equivalent encounent which travels the Decembers Association; and (iii) any by-lews or other rates or expectations of the Owners Association. Borrower shall rangely pay when dut, all dust and assessments imposed pursuant to the Constituent Decembers.

### B. Condominium Obligations

if this Security instrument is on a within a condominium of edemonical time frequency includes, but is not limited to, such unit in the Conformine project, together with an undivided interest in the common elements of the deciminar project. If the Owners Association or other entity which etc. for the Conforminium project ("Gamers Association") holds title to Property for the Geographic or use of its members or shoulders, the Property also the form which in the Common for and the uses, proceeds one benefits of Bornower's interest.

if this Security Instrument is on a unit in a Condominium forcewer shall neglected all of Bornewer's obligations under the Condominium projects Construent forcewerts. The "Constituent Documents" are the (i) feed article of any other cochest which creates the Condominium project; (i) by least (ii) code of eagilations; (iv) other equivalent documents; (v) other equivalent documents; (v) or eacteles of encompanions and (vi) coverage of estatictions. Seconditions and restrictions. Secondominium proposed pursuant to see Constituent Documents.

### Someon CUD and Condomnium Obligations

### (i) Saile tishility Insurance

The Borrower shall take such action as may be reasonable to leave the Swners Association(maintains a public liability incommon point, our challe in form, amount, and extent of coverage to remoon.

#### (2) Lender's Prior Consent

The Sorrower shall not, except after notice to Lunder and with Lender s prior written consent, either partition on subdivide the consecution or subdivide the

(a) the abendument or termination of the PUP exception contention requires by law in the case of acception of the abendument or other casualty or in the case of a taking ay condemnation or eather demains.

(b) any amendment to any is too the express penefit of Lendon;

(c) termination of professional management and regions, for a section of the Owners Adsociation; or  $\gamma$ 

. (d) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

#### (3) Hazerd Insurance

With specific, reference to PUD's or Condominiums, in addition to Paragraph 5 ("Hazard Insurance") of This Security Instrument, so

long as the Owners Association maintains, with an insurance carrier reasonably acceptable to Lender, a "master" or "blanket" policy on the PUD or Condominium project 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:

(a) Lender waives the provision in Paragraph 2 ("Funds for Taxes and Insurance") of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property;

(b) Borrower's obligation under Paragraph 5 ("Hazard Insurance") of this Security Instrument, 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;

(c) Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage;

(d) In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the Condominium unit or to common elements thereof, or whether to common areas inc facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to Borrower.

### (4) Condemnation

The proceeds of any award or claim for damages, direct or consequential, payable to Sorrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or the common elements of the Condominium, 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 this Security Instrument as provided in Paragraph 9 ("Condemnation").

### (5) Remedies

If Borrower does not pay all Condominium or PUD dues and assessments in full when due, Lender may then or thereafter exercise all remedies provided under this Security Instrument or Lender, at its sole option, may elect to pay such dues and assessments. Any amounts paid by Lender under this paragraph shall become the Borrower's additional debt 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 then applicable Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment."

- 4. LEGISLATION AFFECTING LENDER'S RIGHTS. Paragraph 13 of the Security Instrument is amended to read in its entirety as follows:
  - "13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by Paragraph 19."
- 5. GOVERNING LAW; SEVERABILITY. Paragraph 15 of the Security Instrument is amended to read in its entirety as follows:
  - "15. Governing Law; Severability. The loan secured by this Security Instrument is made pursuant to, and shall be construed and governed by, the laws of the United States and the rules and regulations promulgated thereunder, including the federal laws, rules and regulations for federal savings and loan associations. If any paragraph, clause or provision of this Security Instrument or the Note or any other notes or obligations secured by this Security Instrument is construed or interpreted by a court of competent jurisdiction to be void, invalid or unenforceable, such decision shall affect only those paragraphs, clauses or provisions so construed or interpreted and shall not affect the remaining paragraphs,

"long as the escars association maintains, with an insurance carrier reasonably acceptable to teader, a "rester" or "blanket" policy on the PUD or Condominium project which is patisfactory to leader and which provides insurance coverage in had amounts, for the puriods, and against the hazards lander requires, including fire and maxards included within the term "extended coverage", then:

- (a) tender wrives the provision in Paragraph 2 ("Funds for Taxes and Fisherment for this Security Instrument for the monthly payment co-Lenger of one-twellers of the yearly premium inscallments for hazard insurance on
- obligation Borrowert's Paragraph under 101 ("Hozard insurance") of this Security Insertment, to maintain hazard insurance coverses on the Eroperty, is deemed satisfied to the extent that the required commage is provided by the Owners Association policy;
- (c) Borrowec shall give Lender prompt notice of any lapse in requirem basard insurance coverage;
- (a) So the overtible of a distribution of hazard insurance movereds to lieu of restoration or robair following a loss to the Property. Institut to the Conservation unit or to conservations thereof. Or whether to conservation and Sautifies of the POD, any proceeds payable to Berrower are nerty assigned and shall or held to Lender for application to the sums secured by this accurity instrument, with any excess paid to Borrower.

### (4) Condemnation

The proceeds of any award of claim for damages, direct or consequential, reporte to Borrower in connection with any condemnation or after labing of all of the frequency, whether of the unit or the common elements of the Condemnation, or the common elements of the Condemnation, or the common elements of the PD, or for any conveyence in lice of condemnation, are nereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by this security factousent as provided in Paragraph 9 ("Condemnation").

### Rusedies

If formower was not pay all Condominium or PUD dues and assessments in [0] when due, London may then or thereafter exercise all conected provided under this Selectly Instrument or London, at its sole option, may elect to pay such med and essessments. Any amounts paid by London under this spandyraph shall become the Burrower's additional debt secured by this security instrument. Unless dornower and London agree to other terms of agreent, these amounts soul boar interest from the date of dishursement at the then applicable Note rate and shall be payable, with interest, upon notice from Lendon to Borrower expension payment."

4. LEGISLATTON AFRECTING LEMDER'S RIGHTS. Paragraph 13 of the Security instrument is emerged to road in its entirety as follows:

A Legislation Affecting Legier's Bights. If enactment or converten of experced to leave has the effect of rendering by provision of the Note of this Security Instrument considereable according to its terms, lender, at its option, begins require immedate payment in full of all sums secured by Security instrument and may invoke any remedies ".01 กิจุธรกุรระจี ซูฮี bedilirneq

Paragraph GOVERNOVG LAWY SEVERABLILLY. Security 15 ingresent is seconded to read in its entirety as follows:

> "is. Just raing Law; Severability. The loan secured by this least ty instrument is made parsuant to, and shall be constitued and governed by the laws of the United States and the rates and recolations promulgated thereunder, including the rules and rundations promulgated thereunder, including the fighters have, rules and regulations for federal sevings and lose occoedations. It any paragraph, clause or arroyisted of this Security Instrument, or the Note or any rither neces or obligations secured by this Security Instrument is construed or interpreted by a court of competent is construed or interpreted by a court of competent in institution, to be void, invalid or beneather, such decision shall affect only those paragraphs, clauses or provisions so construed or interpreted and shall not affect the remaining paragraphs, interpreted and affect the remaining paragraphs,

SELECTION

IL

# clauses in crowsins of this lecurity In trume it or the Note or other notes or obligations secured by this Security Instrument."

- 6. DEFAULT AND ACCELERATION. Time is of the essence hereof. Upon failure to pay any payment when due or to perform any obligation, covenant, or agreement in the Note, in the Security Instrument, in other security instruments which secure the Note, or in any other document executed by Borrower to induce Lender to make the loan evidenced by the Note, or if any statement made by Borrower in any such document is false or misleading, then Borrower shall be in default under the Note and all principal and accrued interest shall, at Lender's option and without notice, become immediately due and payable in full. Reference is made to the Security Instrument for rights as to the acceleration of the indebtedness evidenced by the Note, including Paragraph 17 which is amended in its entirety as follows:
  - "17. Transfer of the Property or a Beneficial Interest in Borrower; Assumption. If all or any part of the Property or an interest therein is sold or transferred (or if a Leneficial 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. If Borrower fails to pay such sums immediately upon the demand of Lender, Lender may, without further natice or demand on Borrower, invoke any remedies permitted by Paragraph 19 hereof. 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 shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Security Instrument shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this raragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all objections under this Security Instrument and the Note."

NOTWITHSTANDING ANYTHING CONTAINED IN THE SECUFITY INSTRUMENT TO THE CONTRARY, LENDER SHALL NOT EXERCISE ITS RIGHTS TO DECLARE ALL SUMS DUE IN THE EVENT OF SALE OR TRANSFER OF THE PROPERTY WHICH FIRST OCCURS (AND ONLY SUCH FIRST OCCURRING SALE OR TRANSFER) FOLLOWING THE DATE OF THIS NOTE, PROVIDED: (1) SUCH SALE IS TO A BUYER WHOSE CREDITWORTHINESS HAS BEEN APPROVED IN WRITING BY LENDER; (2) LENDER RESERVES THE RIGHT TO REQUIRE THE BORROWER'S SUCCESSOR IN INTEREST TO PAY THE MALINUM ASSUMPTION FEE ALLOWED BY APPLICABLE LAW AT THE TIME OF SUCH SALE OR TRANSFER, BUT IN NO EVENT SHALL SUCH FEE BE GREATER THAT ONE DERCENT OF THE OUTSTANDING PRINCIPAL BALANCE OF THE LOAN AS OF THE DATE OF THE SALE OR TRANSFER. (3) NO PREVIOUS SALE OR TRANSFER OF ALL OR ANY PART OF BORROWER, IF BORROWER IS NOT A NATURAL PERSON) HAS OCCURRED FOLLOWING THE DATE OF THIS NOTE; (4) THE BUYER HAS EXECUTED A WRITTEN ASSUMPTION AGREEMENT ACCEPTED IN WRITING BY LENDER, WHICH SHALL PROVIDE THAT THE INTEREST PAYABLE ON THE SUMS SECURED BY THE SECURITY INSTRUMENT SHALL BE AT THE THEN CURRENT ADJUSTED RATE AS SET FORTH IN THIS NOTE. (5) THE INTEREST RATE CAP OF THIS NOTE SHALL BE CHANGED TO AN INTEREST CAP WHICH IS THE SUM OF THE EXISTING RATE AS ADJUSTED PLUS FIVE PERCENT (5%) OR THE INTEREST RATE CAP AS SET FORTH IN THIS NOTE, WHICHEVER IS GREATER.

- 7. FUTURE ADVANCES. Upon request of Borrower, Lender, at Lender's sole option prior to the release of the Security Instrument may make future advances ("Future Advances") to Borrower. Such Future Advances, with interest thereon, shall be secured by the Security Instrument when evidenced by promissory notes stating that said notes are secured thereby.
- 8. INJURY TO PROPERTY. All of Borrower's causes of action, whether accrued before or after the date of the Security Instrument, for damage or injury to the Property or any part thereof, or in connection with the transaction financed in whole or in part by the funds loaned to Borrower by Lender, or in connection with or affecting said Property or any part thereof, including causes of action arising in tort or contract and causes of action for fraud or concealment of a material fact, are, at Lender's option, assigned to

will an either notes or oblightions secured by this Security

and the essence hereof, upon acceleration. Time is of the essence hereof, upon for every 10 section any obligation, coverant, or approved to the the lateral obligation of the feedback of the essence of lender to meet i's rolm exidenced by the Mote, or if any stetement made by lender to are a fix it an extracted by the mode, or in any account made of Remindent to the term of decimant is false or misleading, then Borrower shall be in decimal to the term of all principal and account interest shall, at lender's option and selection and remote the model of the fall. The false of the selection of the industry instruction is the industry of the industry of the magnaph 17 which is at the industry of the industry of the second of the face, and adding Paragraph 17 which is resolved by Figure 1 or between

"It, frequent of the Property or a Beneficial Interest in the frequency or the frequency of the order's prior frequency of the frequency of the ordinary of the frequency of the ordinary of the frequency of the file of the frequency of the frequ Inself the transmission by Lender if exercise the prohibited by factor of the date of this Secontry Instrument, to see that it is set to the set of the date of this Secontry Instrument, it is a set of the set of the set of the prior required in the set of the set of the set of the whom the vertical field of the set of

NOTWITHSTAMDING AMYTHING CONTAINED IN THE SECURITY INSTRUMENT TO THE CONTRAFY, LENDER SHALL NOT EXTREISE ITS RIGHTS TO DECLARE ALL SUMS DUE BY THE EVENT OF SALE OR TRANSPER OF THE PROPERTY WHICH FIRST OCCURS (AND ONLY SUCH FLUST OCCURRING NAME OF TRANSFER) FOLLOWING THE DATE OF THIS NOTE, PROVIDED: (1) SUCE SALE IS TO A BUYER WHOSE CREDITWORTHINESS HAS BUEN APPROVED IN WRITTEN BY LENDER; (2) LENDER RESERVES THE RIGHT TO REQUERY THE PORROWER'S SUCCESSOR IN INTEREST TO PAY THE MAXIMUM ASSIGNMENTION FOR MILOURD PY APPLICABLE LAW AT THE TIME OF SUCH SALE OR TRANSFER, BUT IN NO EVENT SHALL SUCH FER BE GREATER THAT ONE PERCENT OF THE OUTSTANDING DELICIPAL BALANCE OF THE LOAN AS OF THE DATE OF THE SALE THE OUTSIADURED TRINCIPAL BALANCE OF THE ROAS AS OF THE DATE OF THE CAR. OF TRANSFER STATE OF THE PROPERTY OR ANY INTEREST THEREIN (OR OF A BENEFICIAL THEREST IN BORROWER, IN GORDOVER IS NOT A NATURAL PERSON) HAS OCCURRED FOLLOWING THE DATE OF THIS NOTE: (A) THE BUYER HAS EXECUTED A WRITTEN ASSUMPTION ACREARMENT ACCEPTED TH WRITERIC BY LENDER, WHICH SHALL PROVIDE THAT THE INTERFET DAYAHLE ON THE SUMS SECURED BY THE SECURITY INSTRUMENT SHALL BE THE FORM CURRENT ADJUSTED PATE AS SETURED IN THIS NOTE. (6) THE PITTEUR AT THE TOEN CURRENT ADJUSTED PATE AS SET FORTH IN THIS NOTE. (6) THE PETEUR CURRENT ADJUSTED PATE AS SET FORTH IN THIS NOTE. (6) THE SET OF SET OF SET OF SET OF PATEUR SET OF THE SET OF THE SET OF SET OF THE SET OF

6. (acyto 10 marchet). All of serrowards causes of actron, whether a chaed before an electron that date if the Security Instrument, for datage or laming in the connection with the characters of the electron of the connection with the bender, or in connection with the bender, or in connection with or effecting said Property or any part thereof, but it is connected and consecution with or effecting said Property or any part thereof, including cases, with action effect or contract and causes of action for the connection of the contract of trace or characherst or a material fact, are, at Lender's option, assigned

5 No. 49 1976 5 174

### UNOFFICIAL COPY 7 (28/6) 3968-738

### MOTARY ATTACHED

	City, State, Zip Code	esenbbA gnilisM
	WINNETKA, IL 60093	QAOR GROFFTROMA EV
23		
(V (44°S)		( fb=2)
<b>8009</b>		
က္သ		
(1682)		( ipas)
	9000	
( Sea? )	BARBRA C. NOLL	GEORGE SO NOLL (Seal)
	Dulle a loll	Mr. S. mont

8861 1821 day of

IN MILNESS MHEREOF, the undersigned has executed this Rider on the

12. PARAGRAPH HEADINGS. Paragraph headings are for the convenience of the parties only and are not to be used in interpreting or construing this Rider.

secured by the Security Instrument, immediately due and payable. specified in the Note or in this River, immediately due and payable. **Vairutem** 

qg ç6 representations and discloures in order to induce Lender to make the loan evidenced by the Mote; and is the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender shall have the right, at Lender's option and without prior notice, to declare the indebtedness right, at Lender's option and without prior motive, to declare the indebtedness secured by the Security Instrument investment of the material material MISREPRESENTATIONS OR NONDISCLOSURE. Borrower has made certain written

far as they equal each other, notwithstanding that an independent action asserting a claim yould at the time of filing an answer be barred by the applicable statute of limitations. action is thereafter commenced by one such person, the other person may assert in an answer the differse of payment in that the two demands are compensated so any applicable law, regulation or procedure which substantially provides that, where crost-demands for money have existed between persons at any point in time when neither demand was barred by the applicable statute of limitations, and an entities and an entitle of the parent 10. OFFSET. No indebtedness secured by the Security Instrument shall be deemed to have been offset or to be offset or compensated by all or part of any cause of action, counterclaim or crossclaim, whether liquidated or unliquidated, which Borrower now or hereafter may have or may claim to have against Lender; and in respect to the indebtedness now or hereafter secured hereby, Borrower waives, to the fullest extent permitted by law, the benefits of hereby, Borrower waives, to the fullest extent permitted by law, the benefits of any applicable law, requisition or procedure which substantially provides that.

9. STATEMENT OF OBLIGATION. Lender may collect a fee of fifty dollars (\$50.00) or such other maximum amount as from time to time is allowed by law for furnishing any statement of obligation, Lender's demand or any other statement regarding the condition of or balance owing under the Note or any other note or regarding the condition of or balance owing under the Note or any other note or obligation secured by the Security Instrument.

Lender shall request. from time to time may be necessary to effectuate the foregoing provisions and as any such cause of action and may make any compromise or settlement thereof. Borrower agrees to execute such further assignments and other instruments as by Lender or any part thereof, as Lender may elect. Lender may, at its option, appear in and prosecute in Lender's own name any action or proceeding to enforce apply such proceeds to the sums secured by the Security Instrument or to any deficiency under the Security Instrument or may release any moneys so received Lender; and the proceeds thereof shall be paid to Lender, who, after deducting therefrom all of Lender's expenses, including reasonable attorney's fees, may

Lender shall request. from time to time may be necessary to effectuall the foregulial providings and a any such cause of action and may make any compromiss or setilment thermet, burnewer agrees to execute such further assignments and other instruments as by Lender or any part thereof, as Lender may elect. Lander may, a 150 opition, appear in and prosecute in Lender's own name any action to proceeding to arrange deficiancy under the Security instrument or may release any maneys as received Lender; and the proceeds thereof shall be paid to Lender, who, after deducting therefrom all of Lender's expenses, including reasonable atterney's fees, may apply such proceeds to the sums secured by the Security instrument or to any

- obligation secured by the Security Instrument regarding the condition of or balance owing under the Kone on any other at the go 9. STATEMENT OF OBLIGATION. Lender may collect a tee of trees actions (150,00) or such other maximum amount as from time to time it allowed by the furnishing any statement of obligation, Lender's demand on any statement of obligation,
- applicable statute of limitations. in an answer the defense of payment in that the two departs are companied to far as they equal each other, nothithstending that we redependent on the asserting a claim would at the time of filing on on, is be sarred by the applicable statute of limitations. unliquidated, which borrower now or hereerter has have an each ciains a sector against lander; and in respect to the indebtedness now as hereefter at any horselve, we have the tailest extent penetrially lead the description of any applicable law, requisition or procedure where cross-demands for money have existed between vertices at any president when neither demand was borred by the applicable statute in it, which are a series and any perecept the tauther respectively. deemed to have been offset or to be offset of compressible by all or part of any claim, cause of action, counterclaim or prosactain, wherea the identical and unliquidated, which Borrower now or hereofter say have or say claim to easy another than the contract to the federal and the contract to the con OFFSET. No indebtedness secured by the tropingy increment what he
- migrepresentation or failed to disclose any material foca, trouter small lake the right, at Lender's option and without prior batice. La declare the independence socured by the Security Instrument, transperience or the asterity date specified in the Note or in this Pider, investigately due and payable. representations and disclosures in order to invest Leader to make any parterior evidenced by the Note; and in the event that Eorganic has given any parterior MISREPRESENTATIONS OR NONDISCLOSURE, BORROWAY has bade cortain writing
- IR. PARAGRAPH MEADINGS. Paragraph headings are for the conservance of the parties only and are not to be used in solarizating or constraing this Ringe.

IN WITNESS WHEREOF, the understands has executed this Rider or the  $\sqrt{SS}$ 

Kailing Address	City, State, Zip Code
79 ABBOTTSFORD ROAD	MINNETKA, IL 60093
(Seal.)	ر وي ويون
(1628)	((ges <sub>1</sub> )
O <sub>C/X</sub>	
GEORGE S. MOLL (Seal)	BARBRA C. BOLL (Seed)

MOIARY ATTACHED

### (INDIVIDUAL) STATE OF ILLINOIS COUNTY OF. Fobruary 19 88 \_\_\_\_, before me, the undersigned, a Notary Public in and for said State, and Barbra C. Noll personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s) \_ subscribed to the within instrument and . \_acknowledged that \_ executed the same. "OFFICIAL SEAL" WITNESS my hand and official seal. PARSLA GAGAINIS Notary Public, State of Illinois My Commission Expires 11/17/88 Notary Public in and for cut' County and State (INDIVIDUAL) STATE OF ILLINOIS COUNTY OF \_ before me, the undersigned, a Notary Public in and for said State, On personally appeared . personally known to me, or proved to me on the basis of satisfactory evidence, it be the person(s) whose name(s)\_ subscribed to the within instrument and 10/45 Office executed the same. WITNESS my hand and official seal. Notary Public in and for said County and State (PARTNERSHIP) STATE OF ILLINOIS COUNTY OF \_ before me On this ... \_\_, in the year \_ ., personally appeared. personally known to me, or proved to me on the basis of satisfactory evidence, to be the person that executed this instrument, on behalf of the partnership and acknowledged to me that the partnership executed it. WITNESS my hand and official seal. Notary Public in and for said County and State

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

\*\*COTHICHAL SEALE | PARTICLE | PA

C/0/4/50

YES AND ENTRY OF MEETINGS IN SECTION OF THE PROPERTY OF THE PR

ell signification and area of references of the control of the con

RECORDING REQUESTED BY, AND WHEN RECORDED, MAIL TO:

WORLD SAVINGS AND LOAN ASSOCIATION 2420 WEST 26TH AVENUE DENVER, CO 80211

### OWNER-OCCUPANCY MODIFICATION TO NOTE AND RIDER TO SECURITY INSTRUMENT

LOAN NO. 39-99153-4

DATE: FEBRUARY 08, 1988

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into the MORTGAGE ("Security Instrument") of even dath to which this Rider is attached as well as the note ("Note") which said Security Instrument secures. To the extent the provisions of this Rider are inconsistent with the provisions of the Security Instrument or Note, the provisions of this Rider shall prevail and shall supersede any such inconsistent provisions.

#### 1. Owner-Occupancy

As an inducement for Lender to make the loan secured by the Security Instrument, Borrower has represented to Lender that the secured property will be occupied, within thirty (30) days following recordation of the Security Instrument and during the twelve (12) month period immediately following recordation of the Security Instrument, as the primary residence of the person or persons holding title to the secured property or Owning the property ("Owner").

Borrower acknowledges that Lender would not have agreed to make the loan unless the secured property was to be owner-occupied and that the interest rate set forth on the face of the Note and other terms of the loan were determined as a result of Borrower's representation that the secured property would be owner-occupied. Borrower further acknowledges that, among other things, purchasers of loans (including agencies, associations and corporations created by the federal and state governments for the purchase of loans) typically require that properties securing loans be owner-occupied; Lender's ability to sell a loan (which it often does in the ordinary course of business) will be impaired because the risks involved and the costs of holding and administering a loan are often higher in the case of a loan where the secured property is not occupied as the primary residence of the Owner(s); and, if and property is not occupied as the primary residence of the Owner(s); and, if and when Lender makes a loan on non-owner-occupied property, Lender typically makes such a loan on terms different from those of loans secured by owner-occupied properties.

Accordingly, in the event the secured property is not occupied, within the time period set forth above, as the primary residence of the Owner(s), the holder of the Note may, at its option, (a) declare all sums secured by the Security Instrument to be immediately due and payable, or (b) effective upon

RECORDING REQUESTED BY, AND WHEN RECORDED, MAIL TO:

WORLD SAVINGS AND LOAM ASSOCIATION 2420 WEST 26TH AVENUE DEMYER, CO 80211

ORREP-OUGHANT MODIFILATION TO NOTE AND RIDER TO SECURITY INSTRUMENT

DATES FEBRUARY 08, 1988

LOAN NO. 39-99153-4

#### भू अमारत्यं है हो ने असम्ब

and exact to be any series of the best of the best of the series of the

A control only, in the word the sourred property is not occupied, within the complete, which in the control of the party residence of the Owner(s), the compact of the control of the openent, (a) recise of the control by the compact of the control of the control

ir.

(Seal)

written notice to the Owner(s) within twelve (12) months after recordation of the Security Instrument Increase the Initial Interest rate then applicable pursuant to the terms of the note and security instrument, on any sums owing under the note, to an interest rate which is three and 000/1000 percent(3.000) greater than the aforesaid then applicable interest rate, for the remaining term of the note, and thereafter modify the monthly installments pursuant to the terms of the note and security instrument to permit amortization of the loan at such new rates by the end of the original term.

The rights of Lender hereunder shall be in addition to any other rights of Lender under the Note and Security Instrument or allowed by law.

### 2. Misrepresentation or Nondisclosure

									ha																														
ord																																							
Sec	u	<u>^i</u> 1	ty	7	n.s	tr	um	en	t	Se	ec:	ure	es	,	ar	١đ	i	n	t.	he	e	3 V S	nt	;	th	at		301	rre	WC	er	-	nas	;	ma	de	a	any	f
mat	er	٦i a	Ì	m	31	cep	re	256	ent	at	ii	n	01	r	fa	i 1	ed	t	0	di	SC	:10	se	a	m	/ R	na t	er	ia	1	fi	3 C	t,	L	en	der	٠,	at	:
its																																							
ind	et	te	edr	ies	s (	S	c	ire	еď	ь	٧	tr	1e	S	eci	ur'	it	γ	Ιn	st	ru	me.	nt		ir	re	SD	ec	ti	ve	C	f	tl	1e	m	atı	ıri	ity	,
dat	e	St	sec	i f	ie	ed.	in	) t	:he	N	Īot	e	or	·r	ot	es		in	me	di	at	e1	γ	du	e	an	ď	pa	yai	b1	e.		* *	<b>t</b> :	+ +	* *	*	, -	
*	*	*	*	*	*	*	Y	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	4	<b>A</b>	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*
*	*	*	*	*	*	*	*	*	*	•	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	*	
										L																													
											-(		X	-																									
													X (																										

IN WITNESS WHEREOF, THE BORROWER HAS EXECUTED THIS RIDER ON THE

Gurge S- Mll		Buara C Moll	
GÉORGE ST NOLL	(Seal)	BARBRA C. MOLL	(Seal)
	(Seal)	Office	(Seal)
	(Seal)		(Seal)

79 ABBOTTSFORD ROAD

Mailing Address

WINNETKA, IL 60093

City, State, Zip Code

(PLEASE SIGN YOUR NAME EXACTLY AS IT APPEARS ABOVE)

INDIVIDUAL

NOTARY ATTACHED.

THE SHART TO THE TERMS OF THE MOTE AND SECURITY INTEREST RATE THEN APPLICABLE FURSHANT TO THE TERMS OF THE MOTE AND SECURITY INSTRUMENT, ON ANY SUMS OWING . YOU THE NOTE, TO AN INTEREST RATE WHICH IS THREE AND GOG/1000 PERCEPTION OF THE AFORESALD THEN APPLICABLE INTEREST RATE, FOR THE ELBAINTH TERMS OF THE MODIFY THE MONTHLY INSTRUMENT TO THE TERMS OF THE NOTE AND SECURITY INSTRUMENT TO TERMIT AMORTIZATION OF THE LOAD AT SUCH NEW RATES BY THE END OF THE ORIGINAL TERMS.

The rights of Leader becauder shall be in addition to any other above and received to see seed Security instrument or allowed by law.

### 2. Mir orgresonantion or Nondisclosure

et peruvolarib bas anciratasserger magaint attractione en e	
. The later, the term of the second of the desired by the Herbe or notes which the	
ere control of the co	
eye at anchember the action at tailed to angelose any material foot. Condens, et	
a apring and without prior notice, shall have the right to division tha	
dence yeth the by the Secutify (astrument, impospolite of the exceptive	٠
t, teatitud in it hous or mobel, immediately due and payable. * * * * * *	7
·*************************************	k

IN WITHESS WHEREOF, THE SURRDWER HAS EXECUTED THIS RIDER ON THE DAY OF DAY OF 19

GEORGE ST MOLL

(Sept.)

(Sept.)

79 ABBOTTSFORD ROAD
\*\*PROTEIN ADDRESS

WINNETKA, IL 60093

City, State, Zip Code

COLLASE STER YOUR MANE CHARTEY AS IT APPEARS ABOVE)

ganoryrein

NOTARY ATTACHED.

[{se2}

((6:3)

(540)

(INDIVIDUAL)
STATE OF ILLINOIS COUNTY OF COOK ISS
On 8 Fe bruary, 19 88, before me, the undersigned, a Notary Public in and for said S
personally appeared <u>George S. NOLL and BARBRAC. NOLL</u> , his wife
his wife
personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s)
subscribed to the within instrument and acknowledged that
executed the same.
WITNESS my hand and official seal.  PARSLA GAGAINIS  Notary Public, Stele of Illinois  My Commission Expires 11/17/25
Notary Public in and Io 3 d Jounty and State
(INDIVIDUAL) STATE OF ILLINOIS COUNTY OF]ss.
On, 19, before me, the undersigned, a Notary Public in and for said St
personally appeared
96
personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s)
subscribed to the within instrument andacknowledged that
subscribed to the within instrument andacknowledged thatexecuted the same.  WITNESS my hand and official seal.  Notary Public in and for said County and State  (PARTNERSHIP) STATE OF ILLINOIS COUNTY OF]ss.
WITNESS my hand and official seal.
Notary Public in and for said County and State
(DADTHEDSHIP)
(PARTNERSHIP) STATE OF ILLINOIS COUNTY OF]ss.
On thisday of, in the year, before a
personally known to me, or proved to me on the basis of satisfactory evidence, to be the person that executed this instrument, behalf of the partnership and acknowledged to me that the partnership executed it.
WITNESS my hand and official seal.

Notary Public in and for said County and State

id sources a succession				46
and the second of the second o				
en e	e se contrate de la c			
	o <b>r</b> was afternoon on our			en era er er Segge
No. 1 mill topy demand a line of		at the second		et eta esperante de la companya de
			4 1	+ 6.7 · a
LANGS BRINGS OF STREET	VIDITIO"  SE ALIGNAT  RESIDENT STATE  SE ALIGNATION  SE ALIGNATION	e Services	es es de de	ار المعارض الم المعارض المعارض
90,5		#{		a New York (1975) Africk (1976) Africk (1976)
mpt be, så tan mi mönd om nyk a bergin (ma	ada de comercia e e	, vi		
	201		• • •	Bark this year of
	· /		-	
a terminal and the second second and the second sec	g winnearth Vol. (1884)	9 x 1 44 4.	ener er	the subsection of the
mail the bed we make a second that			na ku kuratka ki ki ili	
and the second s				
			· ·	
		:	4	The second of the second
en e				control of the contro
				Carlos Constitution
reserved		rest of a		productive sections
Vincential Vincential Commence				

i Norw de lestrette la complete en la complete qua la completa de la complete de la complete de la complete de La complete la complete de la complete della complete della

> - Tourney March - Electronic State の All Artists - Tourney March - All Artists - All Artists

to far superior of the first of the

等对人表现的时候,对在自由经济与精力的特别的对抗的原则是自己的方式。

UNOFFICIAL COPY

A FEDERAL SAVINGS AND LOAN ASSOCIATION

A FEDERAL SAVINGS AND LOAN ASSOCIATION

RECORDING REQUESTED BY, AND WHEN RECORDED, MAIL TO:

WORLD SAVINGS AND LOAN ASSOCIATION 2420 WEST 26TH AVENUE DENVER, CO 80211

### RIDER TO SECURITY INSTRUMENT

### BORROWER'S WARRANTY OF FINANCING TERMS

"QUICK QUALIFYING" LOAN PROGRAM

LOAN NO. 39-99153-4

DATE: FEBRUARY 08, 1988

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into the MORTGAGE ("Security Instrument") of even date to which this Rider is attached as well as the note which said Security Instrument secures ("Note"). To the extent the provisions of this Rider are inconsistent with the provisions of the Security Instrument or the Note, the provisions of this Rider shall prevail and shall supersede any such inconsistent provisions.

As an inducement for World Savings and Loan Association, a Federal Savings and Loan Association, ("Lender") to make the ican secured by the Security Instrument ("Loan"), Borrower has represented to Lenger that the transaction is a bona fide purchase transaction, that the down payment paid in reference to this Loan was a cash payment, was paid from Borrower's jwn funds, and did not result in an adjustment to the sales price of the property ("Property") and that there were no credits to the down payment, or other similar financing arrangements. Borrower has further represented to Lender that no separate escrow is planned or has been initiated on this Property.

Borrower acknowledges that Borrower has made the foregoing representations and disclosures to Lender in order to induce Lender to make the Loan evidenced by the Note or notes which the Security Instrument secures, and that Lender would not have made said Loan in the absence of said representations and disclosures. Accordingly, it shall be reasonably presumed that any secondary financing obtained or escrow opened on the Property within six (6) months of the date first appearing above shall be for the purpose of acquiring said Property and shall therefore be deemed a breach of Borrower's warranty to Lender, and further shall be deemed a material misrepresentation and a failure to disclose a material fact to Lender.

In the event that Borrower has made any material misrepresentation or failed to disclose any material fact, Lender at its sole option and without prior notice, shall have the right, notwithstanding anything contained in the Note or Security Instrument to the contrary, to either (a) declare the indebtedness secured by the Security Instrument, irrespective of the Maturity Date specified in the Note or notes, immediately due and payable or (b) increase the then applicable Current Interest Rate, as well as the Initial Interest Rate if the Note is an adjustable rate Note (as these terms are defined in the Note), pursuant to the terms of the Note and Security Instrument, on any sums owing under the Note, to an interest rate which is two percent (2%) greater than the

FUGERAL SAVINGS AND LOAN ASSUCIATIO

RECORDING REQUESTED BY, AND MHEN RECORDED, MAIL TO:

MORLE SAVINGS AND LOAM ASSOCIATION 2420 WEST 26TH AVENUE DEMVER, CO ROSEL

### RIDER TO SECONITY INSTRUMENT

### BORGOWER'S WARRANT'N OF FLOANCING TERMS

"DUTTE GRALIFYING" LOAN PROGRAM

LCAN MO. 39-99183-4

CATE: FEBRUARY 08, 1988

conditions and paragraphed into the Marakets The second of the second of the second of this fider is attached as well as each of the second of th

orid javings and Loan Association. a Tederal Survings (mage") to make the loan secured by the Sopering out has represented to Lender that the researching is on antion, that the down payment haid in reforence to event. in sales orice of the property ("Tropenty") and that the cover sales with that the cover sales that the property or other vicilian steaming former represented to Lander that he represented this is ted in Sets Proporty.

នគណៈខាស់ នេះ Bargar នគ្នា នៃស្នាក់បារិស្សិកបារិស្សិស្សិស នេះស្នាក់បាន នេះ បាន និង និង និង និង និង និង និង និង in order to induce Lander to make the team evidences destricted for the locality instrument secures, and that thereselves a contraction of the to sould be reasonably apparent that but we indonist to anaham (3) kës mithim yëngende enn na tonnega kai tai . 2007 to 11: og from <mark>thy puopose of acqui</mark>ning said. Proposty erior is became a broach of Borrower's warranty to isomer, one so de asid a referiel micrepresentation and a failure to disclose a

our errordingement is inside out the same and recommend the condition of a condition of the and the right of whatherding anything contained to the state of the contained to the state of th Constant of the second design and payable or to be second to the second of the second gradica will at be<mark>ptite ers ammad caelld as)</mark> wited after billage, yes or a The District of the control of the Bott control of the weight of any sums awing the control of t

	<b>1 1 1 1 1 1 1 1 1 1</b>
aforesaid then applicable Current Inter	rest Rate, for the remaining term of the
Note, and thereafter modify the month	ly installments pursuant to the terms of
the Note and Security Instrument to per	mit amortization of the Loan at such new
rates by the end of the original term that the state of the original term that the original ter	METEOT,
* * * * * * * * * * * * * * * * * *	* * * * * * * * * * * * * * * * * * *
* * * * * * * * * * * * * * * * * * *	* * * * * * * * *
The rights of Lender hereunder sha	ill be in addition to any other rights of
Lender under the Note and Security Inst	rument or allowed by law.
If any provision, paragraph, or cla	ause of this Rider to Security Instrument
is construed or interpreted by a cour	t of competent jurisdiction to be void, on shall affect only those provisions,
raragraphs or clauses so construed or i	nterpreted and shall not affect any other
provision, paragraph or clause in this	Rider, the Note, Security Instrument or
other agreements or riders.	
<u></u>	
IN WITNESS WHEREOF, THE BORROWER HAS EX	ECUTED THIS RIDER ON THE
	0F Fars ,1988.
C)	
$O_{\mathcal{F}}$	
	0 . 0 . (1 . (1)
Report S. M.	Bartra ( Woll
GEORGE S. NOLL (See1)	BARBRA C. NOLL (Seal)
GEORGE 3. HOLE	Dringlat of Hotz
	<i>)</i> ,
	Yh.,
(Seal)	(Seal)
<b>(</b> )	
	( )
	0.
(6.2)	(Seal)
(Seal)	(Sear)
	0,
79 ABBOTTSFORD ROAD	WINNETKA, IL 60091
	<u> </u>
Mailing Address	City, State 71p Code
(PLEASE SIGN YOUR NAME EXA	CTLY AS IT APPEARS ABOVE)
<b>(* 22.</b> *********************************	
	<u>නු</u>
INDIVIDUAL	NOTARY ATTACHED.
INDIVIDUAL	NOTARY ATTACHED.

06-99163-4

\* 1 \* \* \*

ins rigors on the constructer shall be in addition to any other rights of a continuous characters and the continuous of a continuous Communicate state of the second

If any proveding exceepends, or charse of this Ender to Scourity instrument is norshrund as filtered two by a central following invisority to be void, each filter exceeds, and dedictor shall affice only those provisions, and applied the configuration of the con ានការជំនំ។ ១០ ជូវកាមានមកស្គឺ កាមគឺ ។

	THIS RIDER ON THE	HAS EXECUTED DAY OF	F. THE BORROWER	IN WITHESS WHEREON
	0,5	•		
	Luxbia C Viel	04	(Seat)	They & I
( Face 5)	ARBRA C. NOLL	18	( 180 to 1	HEORGE S∵NOLL F
[[504]]	and the same and t			
			C	
((seč)	WINNETKA, IL 60093		lead)	7º ABBOTTSFORE ROAS
eho.	City, State, App C		FEBRUAR Jan	FR

(CLEASE SIGN YOUR WAME EXACTLY AS LT APPEARS ABOVE)

NOTARY ATTACHED:

	COUNTY OF COOK ]ss.
	On 8 February, 19 88, before me, the undersigned, a Notary Public in and for said S
	personally appeared George S. NOLL and BARBRA C. NOLL his wife
	his wife
	personally known to me, or proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s)
	subscribed to the within instrument and Hey acknowledged that Hey
	J J
	executed the same.
	WITNESS my hand and official seal.  PARSLA GAGAINIS  PARSLA GAGAINIS
	9 Stary Public, State of Illinois
	Parola Hagains My Commission, Expires 11/17/88
	Notary Public in and fo Sa.d County and State
	Hov. 14
	(INDIVIDUAL)
	STATE OF ILLINOIS COUNTY OF]ss.
	On, 12, before me, the undersigned, a Notary Public in and for said S
	personally appeared
	4
	personally known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
	subscribed to the within instrument and acknowledged that
	executed the same.  WITNESS my hand and official seal.  Notary Public in and for said County and State  (PARTNERSHIP)  STATE OF ILLINOIS COUNTY OF
	WITNESS my hand and official seal.
	' <b>\( \sigma \)</b>
	W. B. W. Land Sand County and State
	Notary Public in and for said County and State
	(PARTNERSHIP) STATE OF ILLINOIS
	COUNTY OF
	On this day of, in the year, before
·	FCONDER CORNEL RECONDER
. e. み す とうりこと	F 9 C1 - 88 - 11 121 - personally appeared
	10-7430
\$35	
\$ <b>Z</b> \$	
\$ <b>7</b> \$	
\$₹\$	personally known to me, or proved to me on the basis of satisfactory evidence, to be the person that executed this instrument,
\$₹\$	personally known to me, or proved to me on the basis of satisfactory evidence, to be the person that executed this instrument, behalf of the partnership and acknowledged to me that the partnership executed it.
\$₹\$	behalf of the partnership and acknowledged to me that the partnership executed it.
€ <b>₹</b>	personally known to me, or proved to me on the basis of satisfactory evidence, to be the person that executed this instrument, behalf of the partnership and acknowledged to me that the partnership executed it.  WITNESS my hand and official seal.
₹ •	behalf of the partnership and acknowledged to me that the partnership executed it.

ATTACH ADDITIONAL ACKNOWLEDGEMENTS AS NECESSARY

2900

DEPT-01   153555   1830, 1945 for some and appropriate to complete to complete to complete to the complete t	3737	ERREAL E		12 12 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	estagye.	Landing Control	
The state of the substitution of the control of the substitution o	a management of property and party	ودوار والمراجع والمستورة والرباء المدار والربال ومور		en e	L. Bill and		
TASE WINDERO  Some not true in orders where the process of the pro							
TASE WINDERO  Some not true in orders where the process of the pro	and management the second	د د اصداد در در دروندها او مکور دم دروی می این د			en ann e e e e e e e e e e e e e e e e e	Andrews of the second	
TASE WINDERO  Some not true in orders where the process of the pro		in the second of					
TASE WINDERO  Some not true in orders where the process of the pro	-44-1	िक्षाता सम्बद्धाः संभ्यता हो। इ.स.च्याचा सम्बद्धाः सम्बद्धाः हो।	เมลอด <u>สภั</u> สเซรี กษาเม	anatikus varituslist	aven sårad officiere som Moore	n na sanggar ng kalangan na sanggar na sanggar Tanggar ng kalangan ng kalangan na sanggar n	
DEPT-01   FOR STATE   PART							
TARES TATALES AND SEA STATE OF A SEA		indi begbeiroadi	4	Frankly min	na womed-or neder coll	The Section of the Control of the Co	
And Service and their many that the state of		<b>^</b>	والتعمية الحدد الماضوط الفروعة التورية الماضوط الماضوط الماضوط المنافعة الماضوط الماضوط الماضوط الماضوط الماضو	ا در به برخانیهاییعانی عموره بهماییهایی	in a the second	Berenne Li	
The provided filters and provided to the control of			LARS. A	andada.	<u> </u>		
DEPA-01   15333 1836 UNIVES 3914   15333 1836 UNIVES 3914 U			SASAINIS	i kirana Langan pangalan	} }	i in form greed and discretification of the difference of the contraction of the contract	
Formside Algebraid  Formsi		<b>70</b>	28/11/11 acies	MATTER STATE OF THE	in the second section of the section of the second section of the section of the second section of the	Sales Commencer	
DEPT-01  15523 1846 1955 027 10/35 3974  Total deadly provided a positive of a complete and a co	· · · · · · · · · · · · · · · · · · ·			प्रभाविको विकास			
DEPT-01  **Some and part of the animated a freedom of the animated and second and active animated and active animated and active animated			4				
DEPT-01  15523 1846 1955 027 10/35 3974  Total deadly provided a positive of a complete and a co			VA.			Land to the transfer of the	
The standard (supposed a control of the control of			$\mathcal{I}_{\mathcal{K}}$			1000 (1997) 11 (1997) 11 (1997) 11 (1997) 11 (1997) 11 (1997) 11 (1997) 11 (1997) 11 (1997) 11 (1997) 11 (1997)	
tadi seri di seri di seri di seri de s					e significant and a second	• • • • • •	
The state of the s	al for said Sta	а Моситу Рибьс иг ан	heagr volena sau	part or essent	man en an in this contract of the		
PEPT-01  TANKID STATE TO N THE SECONDER  COURT SECONDER  TO ACT TO	and the second second second second section sections.	n a separation of the second s	<u> </u>			, toward a silver	
Tank idea (1942) 20 10/28 39144  COME COUNTY RECORDER  The contraction of the contraction				7			
A plant of the control of the contro	Carron and Coppe Property of Phys				A territorial or services to the contract of t		
A place of the control of the contro						**	
mail together and the same and the same and the same of the same o							
A state of the contract of the					2×		
### 10-1930   10			100				
FEFT-01  THESTS TRAIL LOSS 02/10/28 09/44  COURT COURTY RECORDER  FORM COURTY RECORDER	a symple gry recessor and second	mit koglolwonit	16 L	t	ens memores, dallew off	The Royale Continues	
DEPT-01  **Collic Court Peconomy Anne, collic Court Pecono					emilia engli	Morang .	
DEPT-01   1   1   1   1   1   1   1   1   1					· CV		
DEFT-01   F		· · · · · · · · · · · · · · · · · · ·			alety in a	the conditional constitution of	
DEFT-01   F					. 'S		
DEFT-01   FORM   PECORDER   PET   PECORDER   PET   PECORDER   PE	•				Samily home arman (1) in	an and an analysis of the second and	
DEPT-01   F					- Service constitution of the service con-		
. DEFT-01 : 14333 TRAN 1943 02/10/28 39:44  - 14333 TRAN 1943 02/10/28 39:44  - COUR COURT DEFT-01						(	
. DEFT-01 5 - 1+3333 TRAN 1943 02/10/38 39:44 - 143333 TRAN 1943 02/10/38 39:44 - CONK COUNTY RECORDER - CONK COUNTY RECORDER						and the Control of th	
. DEFT-01 : 143333 TRAN 1943 02/10/88 09:44 . 143333 TRAN 1943 02/10/88 09:44 . *2111 + C × -88-10411 : CORR COURTY RECORDER							
. 0EPT-01 . 145353 TRAN 1943 02/10/88 09144 . 12111 + C x -28-114.		he year	tni				
. DEPT-01 5: - T\$3353 TRAU 1943 02/10/88 09:44		A company of the control of the cont			្តុំ ្តិចូញ	COUNTY RECORDER	[ <b>]</b> [
. DEPT-01		rentside Ammasad i			. T\$3333	TENNE TO 82 DEVINOVED IN	きょくそ
		ا والمراج المسافقة في المسادر الأراج المراج المراجع المراجع المسادر المسادر الأربع المسادر المراجع المراجع المراجع			. DEFT-01	· - •• •• • •	2.
				1.0			
			a beautiful or and a second	a district and have the contract of the	the contract of the contract o	and the second s	

of Gle

TOY OF ADDITIONAL SCENING INDOMENDATION AS MECHSSAR