

# UNOFFICIAL COPY

THIS INSTRUMENT WAS PREPARED BY: **TABBIE DOOMAN**  
One North Dearborn Street  
Chicago, Illinois 60602

**CITICORP SAVINGS**

ADJUSTABLE RATE  
MORTGAGE

Corporate Office  
One South Dearborn Street  
Chicago, Illinois 60603  
Telephone (1 312 977 5000)

**88074047**

LOAN NUMBER: 000961698

② All Dg 7154169

THIS MORTGAGE ("Security Instrument") is given on **February 18**  
1988. The mortgagor is **(EVA RADWANSKA, DIVORCED AND NOT RE-MARRIED)**

2102

("Borrower") This Security Instrument is given to Citicorp Savings of Illinois, A Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603 ("Lender"). Borrower owes Lender the principal sum of **ONE HUNDRED FIFTY THOUSAND AND 00/100** Dollars (U.S. \$150,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **March 1, 2018**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK** County, Illinois:

**SEE RIDER ATTACHED**

**Parcel 1:**

The west 18.29 feet of the east 78.50 feet of Lot 8 in Garibaldi Square Subdivision, being a subdivision of parts of Blocks 40 and 41 of Canal Trustee's Subdivision of the West 1/2 and the West 1/2 of the Northeast 1/4 of Section 17, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County Illinois.

**Parcel 2:**

Easement for pedestrian ingress, egress and access for the benefit of Parcel 1 over and across Lots 26, 27, 28 and 31 and for vehicular access, ingress and egress between West Harrison Street and the townhome lot owned by the owner of Parcel 1 over and across Lot 28, all as delineated on plat of subdivision aforesaid and as set forth in Declaration of Covenants, Conditions, Restrictions and Easements recorded February 16, 1988 in document 88065290.

Mortgagor also hereby grants to the mortgagee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property.

This mortgage is subject to all rights, easements, restrictions, conditions, covenants and reservations as though the provisions were recited and stipulated at length herein.

This rider is attached to and made part of this mortgage dated this 18th day of February, 1988 A.D.

17-17-300-015-760  
17-17-300-016

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FORM 301 (2-1987)

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

THE BORROWER HEREBY COVENANTS THAT BORROWER IS LEGALLY SEIZED OF THE STATE HEREBY CONVEYED AND HAS THE RIGHT TO MORTGAGE, GRANT AND CONVEY THE PROPERTY AND THAT THE PROPERTY IS UNENCUMBERED, EXCEPT FOR ENCUMBRANCES OF RECORD. BORROWER WARRANTS AND WILL DEFEND GENERALLY THE TITLE TO THE PROPERTY AGAINST ALL CLAIMS AND DEMANDS, SUBJECT TO ANY ENCUMBRANCES OF RECORD.

LOCAL EASEMENTS WITH ALL THE IMPROVEMENTS NOW OR HEREAFTER ERECTED ON THE PROPERTY, AND ALL EASEMENTS, RIGHTS, APPOINTMENTS, RIGHTS, ROYALTIES, MINERAL, OIL AND GAS RIGHTS AND PROFITS, WATER RIGHTS AND STOCK AND ALL FIXTURES NOW OR HEREAFTER A PART OF THE PROPERTY. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

60607

("Property Address")

CHICAGO  
City

1513 WEST HARRISON  
Block

who has the address of

PERMANENT TAX NUMBERS: 17-17-300-003, 17-17-300-004, 17-17-300-005, 17-17-300-006, 17-17-300-011 AND 17-17-300-029

Property of Cook County Clerk's Office

88074047

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

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a foreclosure, bankruptcy, receivership, or condemnation or to enforce laws or regulations), then Lender may take any action necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any amounts secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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

9. Insurance. Borrower shall give prompt notice to Lender of any loss, damage or destruction of the Property. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender. Borrower shall give prompt notice to Lender of any loss, damage or destruction of the Property. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender. Borrower shall give prompt notice to Lender of any loss, damage or destruction of the Property. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

10. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

11. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

12. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

13. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

14. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

15. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

16. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

17. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

18. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

19. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

20. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

21. Hazard Insurance. Borrower shall keep the improvement as now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. All insurance policies shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policy and proceeds and to assign the policy and proceeds to Lender.

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Loan Number: 000961698

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 litigation.

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

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

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

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

- Adjustable Rate Rider
- Condominium Rider
- 2-4 Family Rider
- Graduated Payment Rider
- Planned Unit Development Rider
- Other(s) (specify) **Adjustable Rate Mortgage Conversion Rider**

SEE RIDERS ATTACHED HERETO AND MADE A PART HEREOF

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

Eva Radwanska  
EVA RADWANSKA -Borrower

\_\_\_\_\_  
-Borrower

STATE OF ILLINOIS, Cook County ss:

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that EVA RADWANSKA, DIVORCED AND NOT RE-MARRIED

, personally known to me to be the same Person(s) whose name(s) is she subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed and delivered the said instrument as her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 15th day of February, 1988



Carol J. Fellows  
Notary Public

(Sign Below This Line Please) For Lender and Recorder

COOK COUNTY, ILLINOIS  
FILED FOR RECORD

1988 FEB 19 PM 3: 07

BOX #165

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Property of Cook County Clerk's Office

11/19/2014

COOK COUNTY CLERK'S OFFICE  
11/19/2014

Loan Number: 000961698

NOTICE: The Security Instrument secures a Note which contains a provision allowing for changes in the interest rate. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

This Rider is made this 18TH day of FEBRUARY, 1988, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, A Federal Savings and Loan Association (the "Lender"), of the same date (the "Note") and covering the property described in the Security Instrument and located at 1513 WEST HARRISON CHICAGO, ILLINOIS 60607

(Property Address)

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

A. Interest Rate and Monthly Payment Changes

The Note has an "Initial Interest Rate" of 7.625%. The Note interest rate may be increased or decreased on the 1ST day of the month beginning on MARCH 1, 1989 and on that day of the month every 12 month(s) thereafter. Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the: (Check one box to indicate Index.)

- (1)  The weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year(s), as made available by the Federal Reserve Board.
- (2)  The weekly auction average (investment) yield on six month United States Treasury Bills.
- (3)  Other:

\*If more than one box is checked, or if no box is checked and Lender and Borrower do not otherwise agree in writing, the First Index named will apply to Notes with Change Dates one year or more apart and the Second Index will apply to Notes with Change Dates less than one year apart.

In no event over the full term of the Note will the interest rate be increased more than SIX AND 3/8 percentage points ( 6.375 %) from the Initial Rate of Interest. Before each Change Date the Note Holder will calculate the new interest rate by adding THREE AND 1/2 percentage points ( 3.5 %) to the Current Index. However, the rate of interest that is required to be paid shall never be increased or decreased on any single Change Date by more than TWO percentage points ( 2 %) from the rate of interest currently being paid.

If the Interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

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## B. Loan Charges

If it could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Lender may choose to make this refund by reducing the principal I owe under the Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

## C. Prior Liens

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

## D. Transfer of the Property

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) an increase in the limit on the amount of interest rate change over the full term of the Note, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

Ewa Radwanska (Seal)  
EWA RADWANSKA -Borrower

\_\_\_\_ (Seal)  
\_\_\_\_ -Borrower

\_\_\_\_ (Seal)  
\_\_\_\_ -Borrower

\_\_\_\_ (Seal)  
\_\_\_\_ -Borrower

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ADJUSTABLE RATE  
MORTGAGE CONVERSION  
RIDER

Loan Number: 000961698

THIS ADJUSTABLE RATE MORTGAGE CONVERSION RIDER is made this 18TH day of FEBRUARY, 19 88, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Citicorp Savings of Illinois, a Federal Savings and Loan Association (the "Lender") and covering the property described in the Security Instrument located at: 1513 WEST HARRISON  
CHICAGO, ILLINOIS 60607

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

The Adjustable Rate Note Conversion Rider to Borrower's Note contains provisions that allow the Borrower to convert the Adjustable Rate Note to a fixed rate Note. That Rider provides as follows:

A. FIXED INTEREST RATE OPTION

1. Option to Convert to Fixed Rate

I have an option, (the "Conversion Option") which I can exercise to convert the interest rate I am required to pay by the Note from an Adjustable Rate to a Fixed Rate calculated under Section A (4) below for the remaining term of my loan unless Sections A(1) or A(2) of this Rider will not permit me to do so.

The conversion can only take place on a date specified by the Note Holder during the period of time (the "Conversion Period") beginning on the SECOND Change Date and ending on the TENTH Change Date of my Note. Each date on which my adjustable interest rate can convert to a new fixed rate is called a "Conversion Date". I can convert my interest rate only on one of these Conversion Dates.

If I want to exercise the Conversion Option, I must first meet certain conditions. Those conditions are that: (a) I am not in default or foreclosure under the Note or the Security Instrument on the date I give the Lender notice that I want to exercise the Conversion Option, or on the date the Lender receives my signed Notice of Conversion; (b) I am not in default or foreclosure under the Note or the Security Instrument on the date on which my interest rate converts from an adjustable rate to a fixed rate (the "Conversion Date"); (c) I have not been assessed for more than one (1) late charge in the twelve (12) months

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Immediately preceding the date I give the Lender notice that I want to exercise the Conversion Option, and I am not assessed a late charge from the time I give such notice to the Conversion Date; (d) within the times described below in Section A(2) I (i) give Lender notice of my desire to exercise the Conversion Option; (ii) pay a non-refundable fee (the "Conversion Fee") equal to \$ 250.00 ; (iii) properly complete and return to the Lender the Notice of Conversion after I obtain from the Lender the information necessary to complete it; and (iv) I give Lender any additional documents and meet any additional requirements that may be necessary for exercise of the Conversion Option; and (e) no assumption of my loan has occurred. (If my loan is assumed, as may be permitted under certain conditions specified in an Assumption Certificate that may have been delivered to me by the Lender, my loan will no longer be convertible to a fixed rate loan). My rights under this Rider are not assignable.

## 2. EXERCISE OF CONVERSION OPTION

I may not begin the conversion process earlier than the month immediately preceding the SECOND Change Date. My last opportunity to begin the conversion process is the month immediately preceding the Final Change Date to occur during the Conversion Period. I may begin the conversion process during any month between these months.

To begin the conversion process in a particular month, I must telephone Lender during regular business hours some time from the opening of business on the first business day of that month through the close of business on the fourth business day of that month at Lender's Customer Service Department ( (312) 977-5770 ) or at such other number as Lender may advise me. Lender will advise me of the fixed rate then available to me and give me instructions on completing my Notice of Conversion.

If I decide to exercise my Conversion Option, I must complete my Notice of Conversion and return it to Lender together with the Conversion Fee. The properly completed and signed Notice of Conversion and the Conversion Fee MUST be received by Lender no later than the seventh business day of that month. The Notice of Conversion and Conversion Fee must be received by Lender at its office specified during my telephone conversation required above. Delivery to one of Lender's other offices does not satisfy this delivery requirement, and may result in a delay that will render my attempted exercise of my Conversion Option null and void.

## 3. EFFECTIVE DATE OF FIXED INTEREST RATE.

If I satisfy all of the conditions for exercising the Conversion Option described in Section A(2) above, the new fixed interest rate will go into effect on the first day of the month following Lender's receipt of the Notice of Conversion and Conversion Fee. This date is called the

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"Conversion Date". If I do not satisfy all of these conditions for exercising my Conversion Option, or I improperly complete or sign my notice of Conversion, any attempted exercise of my Conversion Option will be of no effect. If I have timely satisfied all of these conditions for exercising my Conversion Option, I may cancel my exercise of my Conversion Option by notice signed by all Borrowers and received by Lender before the Conversion Date. If I do cancel however, my Conversion Option will become null and void, and my Note will remain an adjustable rate note until maturity.

#### 4. CALCULATION OF FIXED RATE

My new fixed interest rate will be determined as of the close of the Federal National Mortgage Association's last business day of the month immediately preceding the month in which I deliver my Notice of Conversion and Conversion Fee to Lender, and will be equal to the Federal National Mortgage Association's 30 year A/A 60 day delivery required net yield for fixed rate mortgages as quoted with no commitment fee (the "FNMA 60-Day Rate") plus 1.00 percentage points (the "Margin").

If the FNMA 60-Day Rate is not available when I exercise my Conversion Option, Note Holder will choose a substitute rate which is based on comparable information. If I exercise my Conversion Option, any limits on interest rate changes on any Change Date or over the full term of my Note will not apply when the fixed rate is established. However, the fixed interest rate will not exceed a maximum rate of 25 %.

#### 5. DETERMINATION OF NEW PAYMENT AMOUNT.

If I choose to exercise the Conversion Option, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal I am expected to owe on the Conversion Date in full on the maturity date at my new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment. Beginning with my first monthly payment after the Conversion Date, I will pay the new amount as my monthly payment until the maturity date.

#### B. Transfer of the property or a Beneficial Interest in Borrower.

If the adjustable interest rate of my Note is converted to a fixed rate under this Conversion Option, all of the assumption rights available under the terms of any Assumption Certificate provided to me to supplementing the Note and Security Instrument will terminate on the Conversion Date, and the terms under which I may be required to pay in full all amounts I owe under the Note which are described in the section of the Note captioned "Uniform Secured Note" shall continue to be in full force and effect without exception.

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

*Ewa Radwanska*

EWA RADWANSKA

Borrower

Borrower

\_\_\_\_\_ Borrower

\_\_\_\_\_ Borrower

Property of Cook County Clerk's Office

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