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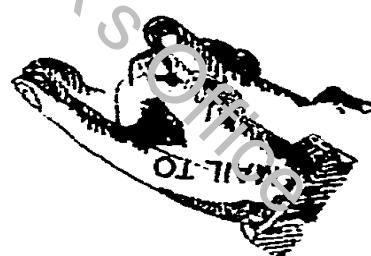
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on February 12,
1988. The mortgagor is John M. Flanagan, widowed and not since remarried,
("Borrower"). This Security Instrument is given to Republic Savings
Bank, F.S.B., its successors and/or assigns, which is organized and existing
under the laws of the United States of America, and whose address is
4600 West Lincoln Highway, Matteson, Illinois 60443 ("Lender").
Borrower owes Lender the principal sum of Twenty thousand and NO/100
Dollars (U.S. \$ 20,000.00). 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 June 1, 1988. 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.

Lots 16, 17, 18 and 19 in Block 26 in Orchard Ridge Addition to South Harvey,
being a subdivision of the South 1/4 of the Northwest 1/4 of section 30, Township
36 North, Range 14, East of the Third Principal Meridian in Cook County, Illinois.

88088096

PLEASE RECORD AND RETURN TO: Republic Mortgage Company
4600 West Lincoln Highway
Matteson, IL 60443
ATTN: Delisa Blackwell



which has the address of 16954 Annetta [Street] Hazelcrest [City]
60429 (ZIP Code)
Illinois ("Property Address")

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

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

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

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This instrument was prepared by
NOTARY PUBLIC PAUL SCHERZER
My Commission Expires July 3, 1988
Notary Public, State of Illinois
My Commission Expires July 3, 1988

Notary Public
Paul Scherzer
(Seal)

Witness my hand and official seal this day of 19XX.

July 16, 1988

(ch, sch, tch)

executed said instrument for the purposes and uses herein set forth.
(this, her, their)

have executed same, and acknowledge said instrument to be true and voluntary act and deed that
before me and is (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument,
I, do hereby certify, that a Notary Public is and for said county and state, do hereby certify that
I, personally appeared

COUNTY OF STATE OF
Benton, IL ss:

[Space Below This Line For Acknowledgment]

Borrower
(Seal)

John M. Flanagan
Signature

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

- Other(s) [Specify] I-4 Family Rider
 Grandparent Rider Planned Unit Development Rider
 Adjustable Price Rider Condominium Rider 2-4 Family Rider

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

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

Instrument without charge to Borrower. Borrower shall pay any recording costs.
21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security
receives bonds and reasonable attorney fees, and when due to the sums secured by this Security instrument.
the property including those upon, take possession of and manage the Property and to collect the rents of
any holder of title to center upon, Lender (in person, by agent or by judicially
prior to the expiration of any period of redemption following judicial sale, Lender shall record this Security
but not limited to, reasonable attorney fees and costs of title evidence.

Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including:
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 notice, Lender to acceleration and foreclosure. If the notice is not served on or
extinction of a default or any other defense of Borrower to accelerate after acceleration and the right to assert in the foreclosure proceeding
information Borrower of the right to remit after acceleration and sale of the notice may result in the foreclosure proceeding the non-
secured by this Security Instrument, foreclose by judicial proceeding and sale of the Property. The notice shall further
and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums
unless acceleration or reacceleration of the note prior to acceleration under paragraph 13 and 17
breach of any covenant or agreement in this Security Instrument (but not prior to acceleration following Borrower's
acceleration Remedies, Lender shall give notice to Borrower to accelerate following Borrower's
non-UNIFORM COVENANTS, Borrower and Lender further covenant and agree as follows:

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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 condemner 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 authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not 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 amortization 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 Bound; 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 Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any loans already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund 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 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. 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 Lender when given as provided in this paragraph.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security 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.

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Any amounts disbursed by Borrower and Lender under this promissory note 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 rate set forth in the Note and shall be payable with interest, upon notice from Lender to Borrower requesting payment.

7. Protection of Landlord's Rights in the Property: Larger lease instruments often include clauses that prohibit certain actions by the tenant, such as assigning or subleasing the property without the landlord's consent. It is important for the landlord to understand these rights and how they can affect their ability to protect their investment.

6. **Preservation and Maintenance of Property; Leasesholds.** Borrower shall not destroy, damage or subdivide and 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 title to the Property, the lessee shall hold and

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to repair or restore any property damage, if the restoration of repair is economic legally feasible and Lender's security is not released. If the restoration of repair is not economic legally feasible and Lender's security is not released, it shall be applied to repair or restore the insurance instrument or repair or restore the property to its pre-existing condition, whichever of the two is less expensive.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause under which Borrower shall have the right to hold the policy and renewals. If Lender reclaims, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall promptly give to Lender a certificate and Lender, Lender may make proof of loss if not made promptly by Borrower.

5. Hazard Insurance. Borrower shall keep the insurance of all property now or hereafter owned by him in force, including fixtures, equipment, supplies, and materials used in the conduct of his business, for at least one hundred percent of their replacement cost, and shall pay all premiums when due. The amount of insurance required by Lender shall be determined by Lender's actuarial department. This insurance shall be maintained in the amounts and for the periods that Lender requires. Any reduction in the amount of insurance or discontinuance of the same shall be cause for immediate acceleration of the note. The insurance carrier provided herein may be chosen by Borrower except as specified to Lender's approval which shall not be unreasonably withheld.

Borrower shall promptly discharge, and, when which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation incurred by the Lien in a manner acceptable to Lender; (b) conveys in good faith the Lien by, or defeats a garnishee's enforcement of the obligation incurred by the Lien in a manner acceptable to Lender; or (c) secures from the Lien in good faith the enforcement of the Lien by, or defeats a garnishee's enforcement of the obligation incurred by the Lien in a manner acceptable to Lender.

Note: interest, to amounts payable; under paragraph 4, interest on amounts payable; 4, charges; less than all taxes, assessments, charges, rates and impositions attributable to the property which may arise in respect of the Seabury instruments, and less than paid by them on the same manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay the amount directly to the person to whom it is due.

3. Application of Payment. Unless otherwise provided by law, payments received by Lender under the paragraphs 1 and 2 shall be applied, first, to late charges due under the Note second, to prepayments due under the

amount nec^{ess}ary to make up the deficiency in one or more payments as required by Lender.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to Lender, together with the escrow items, shall exceed the amount required to pay the escrow items when due, Borrower shall pay to Lender the amount of the Funds held by Lender which is not sufficient to pay the escrow items when due. Borrower shall pay to Lender's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If 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 pro rata or otherwise.

Securities may agree in writing that interest shall be paid on the funds, or make arrangements to apply interest to principal which debt to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

The Funds shall be held in an institution the deposits 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 encumber to make such a charge. Borrower and Lender pays Borrower interest on the Funds and applicable law permits Lender to do so.

10 Lender in the day monthly payments are due under the Note, until the note is paid in full; a sum (Pounds) equal to
 one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly
 leasehold payments or ground rents on the property, if any; (c) yearly hazard insurance premiums; and (d) yearly
 mortgage insurance premiums, if any. These items are called "corner items". Lender may estimate the funds due on the
 basis of current data and reasonable estimates of future corner items.

1. Payment of Principal and Interest; Preparation and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any preparation and late charges.
2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

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ADJUSTABLE RATE RIDER

ARM 5-2 MULTISTATE ADJUSTABLE RATE RIDER

PRIME RATE

THIS ADJUSTABLE RATE RIDER is made this 12th day of February 1988, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Republic Savings Bank, F.S.B., its successors and/or assigns (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

16954 Annetta, Hazelcrest, Illinois 60429

(Property Address)

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

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

PRIME

The Note provides for an initial interest rate of + 2.50%. The Note provides for changes in the interest rate and the monthly payments, as follows: *THE INITIAL INTEREST RATE ON 2/12/88 IS 11.00% WHICH IS PRIME PLUS 2.50%

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

will pay my change as the Prime Rate at Republic Savings Bank, F.S.B., changes. The interest rate I will pay will change whenever the Prime Rate at Republic Savings Bank, F.S.B., changes. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the Prime Rate at Republic Savings Bank, F.S.B., changes. The interest rate I will pay will change whenever the Prime Rate at Republic Savings Bank, F.S.B., changes. Each date on which my interest rate could change is called a "Change Date."

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding two and one half percentage points (+ 2.50%) to the Current Index. The new interest rate will become effective on the next Change Date. The new interest rate will remain in effect until the next Change Date.

The new interest rate will become effective on the next Change Date. The new interest rate will remain in effect until the next Change Date. The new interest rate will become effective on the next Change Date. The new interest rate will remain in effect until the next Change Date.

(D) Monthly Payment Changes

The new interest rate will become effective on the next Change Date. The new interest rate will remain in effect until the next Change Date. The new interest rate will become effective on the next Change Date. The new interest rate will remain in effect until the next Change Date.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

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Borrower

(Seal)

Borrower

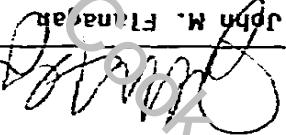
(Seal)

Borrower

(Seal)

Borrower

(Seal)

John M. Flanagan


Rider
By SIGNING BELOW, Borrower accepts to the terms and conditions contained in this Adjustable Rate

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If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceptance within 30 days from the date the notice is delivered or mailed without further notice or demand on Borrower.
Within this period, Lender may invoke any remedies permitted by this Security Instrument to pay these sums prior to the expiration of this period, 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 to pay these sums without further notice or demand on Borrower.

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14 FAMILY RIDER S-3-3-5
Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 12th day of February 1983, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Republic Savings Bank, F.S.B., its successors and/or assigns (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

16954 Annetta, Hazelcrest, Illinois 60429
(Property Address)

I-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

B. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

C. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

D. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

F. ASSIGNMENT OF RENTS. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's Notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

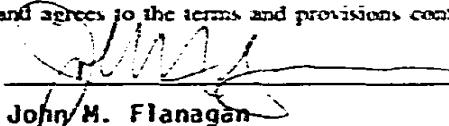
If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and does not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.


John M. Flanagan

(Seal)
-Borrower

(Seal)
-Borrower

WAH-1-53 87550 8808096-A — Rec
(Seal)
-Borrower
(Seal)
-Borrower

28/08/96

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Property of Cook County Clerk's Office

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