This instrument prepared by: Linea Heyden
2 Crossroads of Commerce St. 74 FFIC AL COPY 284360-5
Rolling MEadows, IL. 60008

COOK COUNTY, ILLIAMS FILLO FOR POUCAG

1988 MAY -5 PH 3: 00

88192299

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	MORTGAGE	\$17.00
THIS MORIGAGE ("Security Instru	ment") is given on May 4	***************************************
88 The mortgagor is Lora J. Ke	rr, a spinster	
AmeriMac Savirus Bank, F.S.B.	. ("Borrower"). This Security Instrument	is given to
Anglande Saving Dank, F. S. D	d 9	., which is organized and existing 2. Crossroads of Comper
Ste 740, Rolling meadows, IL.	60008 address is	("Lender").
der the laws of that it a litate of Illino Ste 740, Rolling meadows, IL. rrower owes Lender the principal sum of	Fifty Four Thousand and CO/10	0's
Dolla	irs (U.S. S2429999999). This deb	t is evidenced by Borrower's note
ted the same date as this Security Instrument	("Note"), which provides for monthly pa	iyments, with the full debt, if not
d earlier, due and payable onMay8 cures to Lender: (a) the repayment ri'ae de	ht ovidanced by the Note with interest	and all renewals extensions and
edifications; (b) the payment of all other sums	s, with interest, advanced under paragrap	h 7 to protect the security of this
curity Instrument; and (c) the performance of	Borrower's covenants and agreements un	der this Security Instrument and
: Note. For this purpose, Borrower does herel	by mortgage, grant and convey to Lender	the following described property
ated in		County, Illinois:
	A COMPANIED ON CHOICEN OF	MUR BOLLOWING DESCRIPE
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ARCEL OF REAL ESTATE: LOT 'A'	IN PHAT 25 CONSOLIDATION OF I	IC V SIBULATATON OF DVB
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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.

Notary Public	
Allold Allow (SEAL)	
	My Commission Expires: 6 - 5 - 88
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	(jee, shc, they)
ment for the purposes and uses therein set forth.	one since the process of the process
naturaent to be free and voluntary act and deed and that	Peve electrical series, and acknowledged said in
to be the person(s) who, being informed of the contents of the foregoing instrument,	
A Motery Public in and for said county and state, do hereby certify that	विशेष हाइनेश्वर रहेगू
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To the second of the second	Molling Meadowa, IL. 60008
Op.	2 Crossroads of Commerce, Ste
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333 - GE	
Space Below This Line For Acknowledgment]	
—Borrower	agant garan di la Chanalang da la talah barra ang Aligha Marajaka. Panganan ang Panganah Barra ang Magalang ang Aligha Makabahangan
	ર્વકાર્ત પુત્રી મહત્વ પત્રી કરિયા છે. જાણ કર્યું કર્યો હતી હતો હતા કર્યો છે છે છે છે. કોલામાં કહિલ્લા કરાયા હતા કર્યા છે છે. જો માને કર્યા હતા છે
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accepts and agrees to the terms and covenants contained in this Security Borrower and recorded with it.	BY SIGNING BELOW, PULLYWEE
Section of the sectio	Appendix Street, and the street of the stree
X Condominium Rider □ 2-4 Family Rider	A Adjust alv Rate Rider
The first of the control of the cont	Instrument [Coe a pplicable box(es)]
d agreements of each such rider shall be incorporated into and shall amend and is of this Security. Instrument as if the rider(s) were a part of this Security	this Security V. strument, the covenants an
r waives all right of homestead exemption in the Property.	
oftower stiall pay any recordation costs.	Instrument without charge to Borrower. B
foces, and then to the sums secured by this Security Instrument. sums secured by this Security Instrument, Lender shall release this Security	receiver's bonds and ressonable attorneys.
rents collected by Lender or the receiver shall be applied first to payment of the collection of rents, including, but not limited to, receiver's fees, premiums on	the Property including those past due. Any but a state of the vivosity of vivosity of vivosity of vivosity of vivosity of vivosity of vivosity
edemption following judicial sale, Lender (in person, by agent or by judicially er, upon, take possession of and manage the Property and to collect the rents of	
celeration under paragraph 19 or abandonment of the Property and at any time	of averaged in second second to the second s
ares incurred in pursuing the remedies provided in this paragraph 19, including,	Lender shall be entitled to collect all expe
nder at its option may require immediate payment in full of all sums secured by demand and may foreclose this Security Instrument by judicial proceeding.	before the date specified in the notice, Les
site: acceleration and the right to assert in the foreclosure proceeding the non- e.of.Borrower to acceleration and foreclosure. If the default is not cured on or	statement of the right to reference
or helore the date specified in the notice may result in acceleration of the sums	
om the date the notice is given to Borrower, by which the default must be cured;	of that of data seel for said a (s) tilestee.
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UNIFORM COVENAUS Propertand Lender Cychant and agree (1942)

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

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

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

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

amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Linder. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately price to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of few ments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the

Note; third, to amounts payable or der paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person wed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrow r makes these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any tier which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation so the dien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the tien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or trke one or more of the actions set forth above within 10 days of the giving of notice.

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

unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender at d shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires Porrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower the give prompt notice to the insurance

carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's socurity is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from ender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30 day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal sire to ot extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

Instrument immediately prior to the acquisition.

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

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

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

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

requesting payment.

occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. secured by this Security Instrument. However, this option shall not be exercised by Lender if exercises 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 without further notice or demand on Borrower.

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If Borrower's Might to Relating without further notice or demand on this period and the captured by this Security Instrument and the Note had no acceleration had Security Instrument of this for such other period as a such as a such action as Lender may specify for tending before as or demand. Those conditions are that Borrower specifically instrument, including but not limited to resonable attenders. (b) pays all oxpenses incurred in this Security Instrument and the Note had no acceleration of this Security Instrument and the Note had no acceleration of this Security Instrument and the Note had no acceleration of the security instrument, including but not limited to resonable attorneys' feet and acceleration as Lender may obligation to pay it is security instrument, and the Note had no acceleration of the security instrument, including but not the security instrument and the Property and Borrower's deligning the such action as Lender may obligation to pay it is of this Security Instrument, Instrument and the Property and Borrower's Borrower, this security instrument and the Property and Borrower's Borrower in a for security instrument and t Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as it no acceleration had

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 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 Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred for if a beneficial interest in Borrower is sold or transferred for if a beneficial interest in Borrower is sold or transferred for if a beneficial interest in Borrower is not a natural

which can be given effect without the conflicting provision. To this end the provisions of this Security instrument and the More conflicts, with applicable law, such conflict shall not affect other provisions of this Security Increment or the Note Language ming. 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 is located. In the event that any provision or clause of this Security is located. In the event that any provision or clause of this Security is located. In the event that any provision in the law of the

in this paragraph: provided for in this Security Instrument shall be deemed to have been given to Borrower or I ender when given as provided first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by paragraph 17

14. Notices. Any notice to Borrower provided for in this Security Inst. u net it 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 mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the

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 criescine, Lender shall take the steps specified in the second paragraph of rendering any provision of the Note or this Security Instrument unenfor we ale according to its terms, Lender, at its option, If enactment repiration of applicable laws has the effect of 13. Legislation Affecting Lender's Rights.

partial prepayment without any prepayment charge under the Note. underithe Note or by making a direct payment to Borrower. If a ret b' a reduces principal, the reduction will be treated as a pennitted limits will be refunded to Borrower. Lender may consider this refund by reducing the principal owed inmits will be reduced to borrower which exceeded inmit and (b) as y sums already collected from Borrower which exceeded inmit and (b) as y sums already collected from Borrower which exceeded necessary to reduce the reduced by the amount and the principal owed inmit will be reduced to borrower which exceeded the principal owed in the principal owed i

If the loan secured by to a curity Instrument is subject to a law which sets maximum loan 12, Loan Charges.

that Borrower's consent. modify forbest or make any accommodations of the terms of this Security Instrument or the Note without the sums secured by this Security instrument, and (c) agrees that Lender and any other Borrower may agree to extend, that Borrower's interest in the Property ... et the erms of this Security Instrument; (b) is not personally obligated to pay of paragraph 17. Borrower's coverants and several Any Borrower who co-signs this Security Instrument only to mortgage, grant and convey Instrument but does not execute the Mete. (1) is co-signing this Security Instrument only to mortgage, grant and convey this Security Instrument shall bind at 6.1 eredit the successors and assigns of Lender and Borrower, subject to the provisions

shall not be a waiver of or presided, the exercise of any right or remedy.

11. Successors and Ass. 2. Reand Joint and Several Liability; Co-signers. The covenants and agreements of pa, the original Borrower or barrower's successors in interest. Any forbearance by Lender in exercising any right or remedy Lender shall not be 1 m. red to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify a notification of the sums secured by this Security Instrument by reason of any demand made interest of Borrower rail. 10t operate to release the liability of the original Borrower or Borrower's successors in interest. modification of a no descond of the sums secured by this Security Instrument granted by Lender to any successor in

postpone the die sof the monthly payments referred to in paragraphs I and 2 or change the amount of such payments.

10. Borren Av. Not Released: Forbest ance By Lender Not a Waiver. Extension of the time for payments or to the sums ever red by this Security Instrument, whether or not then due.
Unless the force of personer otherwise agree in writing, any application of proceeds to principal shall not extend or

given, Lender is surforized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or make an award or settle a claim for damages. Borrower tails to respond to Lender within 30 days after the date the notice is subset to restoration or renair of the Property or Line Property is abandoned by Borrower or if after notice by Lender to Borrower that the condemnor offers to

paid to Borrower. before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be unless Horrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the sums secured immediately instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security

nssigned and shall be paid to Lender.

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Occudemnation. 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

Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument,



, 19 ag, 4th day of May THIS CONDOMINIUM RIDER is made this 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

AMERIMAC SAVINGS BANK, F.S.B.

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

910 Washington St., #3B Evanston, IL. 60202

(Property Address)

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

Ridge East Condominium

(Name of Condominium Project)

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

- A. Condominium Obligations. 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 Condominiu. 1 Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, al dves and assessments imposed pursuant to the Constituent Documents.
- B. Hazard Insurance, so long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy of the 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," he i:
- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard ir sur ince on the Property; and
- (ii) Borrower's obligation und ir Uniform Covenant 5 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.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insular ce proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Sc curi y Instrument, with any excess paid to Borrower.

- C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy accep ab e in form, amount, and extent of coverage to Lender.
- D. Condemnation. The proceeds of any award or claim for dumages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby arsigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument ar provided in Uniform Covenant 9.
- E. Lender's Prior Consent, Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:
- (i) the abandonment or termination of the 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;
- (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;
 - (iii) termination of professional management and assumption of self-management of the Owners Association;
- or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.
- F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lead it may pay them. F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lond it may pay them.

 Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secur. They the 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.

 By Signing Below, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

- Kerr. (Seal)	94-7
-Borrows	Lora J. Karr
(Seal	<u> </u>
-Borrowe	
(Seal	
-Borrowe	
(Seal)	
-Borrower	
(Sign Original Only)	

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AMERIMAC SAVINGS BANK, E.S.B.

of the same date and covering the Property described in the Security Instrument and bear tell at-

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- A. Condominium Obligations: Hournwar shall perform all at Baranne's ashan Project's Constituent Decoments. The "Constituent Documents" are the the less in the ereates the Contominium Project (ii) by-lawk (iii) ende of the planethes will be only prompily pay, whom due, all auck and macesaupals nuposed payment to but Constituted D.C.
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- C. Public Liability Insurance: Corresponded to the conference of t
- Q. Condemnation, The proveded of any great or two lards mapes, decidconnection with any construmnament or place taking a main any para of the Legacity, was the connection clements, for for any conveyance in hed of condess a view are party to been used and short to shall be applied by Cander to the numer secured to her decrease have more received.
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MORTGAGE RIDER (Adjustable Rate Loan)

Loan No. 284360-5 Date 05-04-88

THE NOTE WHICH THIS MORTGAGE SECURES, CONTAINS, AMONG OTHERS, PROVISIONS FOR AN ADJUSTABLE INTEREST RATE, CHANGES IN THE MONTHLY PAYMENT AT PERIODIC INTERVALS AND INCREASES, UNDER CERTAIN CIRCUMSTANCES, IN THE PRINCIPAL AMOUNT OWED ON THE LOAN, WHICH PROVISIONS ARE AS FOLLOWS:

INITIAL INTEREST RATE AND MONTHLY INSTALLMENT PAYMENTS. The initial interest rate under the Note shall be 7.250 % per annum. Principal and Interest shall be payable in monthly installments initially of $\frac{368.38}{30}$ each, which is based on an amortization period of years, to be applied first to interest on the unpaid balance and then to principal, beginning on the $\frac{8th}{day}$ day of $\frac{1000}{day}$ and continuing on the $\frac{8th}{day}$ day of each month thereafter, until the $\frac{8th}{day}$ day of $\frac{1000}{day}$ at which time the entire indebtedness exidenced by the the Note shall all become due and payable.

INTEREST RATE ADJUSTMENT PERIOD. The Borrower agrees that the interest rate under the Note shall be increased or decreased during the term thornof, as herinafter provided, with the first change to become effective on the 8th day of November ______, 19 88 _____, and on the 8th day of each month thereafter (the "Interest Adjustment Period").

INTEREST RATE ADJUSTMENT. The interest rate for each Interest Adjustment Period, as hereinabove described, shall be adjusted, as hereinafter set forth, at the commencement of each said Interest Adjustment Period to correspond directly to the moment of the Average Cost of Funds to Federal Savings and Loan Insurance Corporation - insured savings and loan associations, for the Federal Mome Loan Bank Board lith District (the "Index"), as computed monthly, published and made available by the Board. In the event the Index is not published and made available, the Lender shall substitute any other similar index conforming to the Federal Home Loan Bank Board, or its successor, regulations. The adjusted interest rate for the Interest Adjustment Perior, shall equal the most recently available value of the Index at, or within six months prior to, the date of the interest rate adjustment, plus 2.500 % points. Provided however, the interest rate under the Note that never be increased to more them 13.800 % or decreased to less than 1.625 % per annum. There shall be no further limitation on the amount of interest rate increases or decreases under the Note except as hereinafter set forth increases or decreases under the Note except as hereinafter set forth increases or decreases under the Note except as hereinabove set forth, interest rate increases and decreases pursuant to the movement of the Index are mandatory. The fact that the holder may not have invoked a mandatory increase in the interest rate, in whole or in part, whether intentional or through mistake or inadvertence, shall not preclude the holder, at the next or any subsequent Interest Adjustment Period, from adjusting the interest rate to that rate which would otherwise be determined at such Interest Adjustment Period pursuant to the terms of this paragraph, subject only to the limitations hereinabove set forth.

DEFERRED INTEREST AND INCREASING PRINCIPAL BALANCE. To the extent any monthly installment payment is less than the amount of interest accrued during the month with respect to which the installment is payable, the difference shall be added to the principal of the loan as of the due date of the installment and thereafter shall bear interest as part of the principal ("Additions to Principal").

MONTHLY INSTALLMENT PAYMENT ADJUSTMENT PERIOD. The monthly installment payment of principal and interest (the "Monthly Installment Payment") shall be adjusted as of the \$8th\$ day of \$May\$ of each year during the term of the loan herein to implement interest adjustments hereunder, with the first said monthly payment adjustment to become effective on the \$8th\$ day of \$June\$, 19 89 , and

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amount shall be adjusted so that it shall be equal to that amount required to amortize the unpaid principal balance, including any Additions to Principal, after the Monthly Installment Payment for May of each Loan Year is applied, together with interest the rote of interest in effect as of the Republic of the rote of interest in effect as of the Republic of the Re thereafter (the "Loan Year"). May of each Loan Year is applied, together with interest thereon at the rate of interest in effect as of the 8th day of May of each Loan Year, by the end of the original amortization period. Provided however, in no event shall any annual adjustment of the Monthly Installment Payment be adjusted to exceed a maximum increase of 7.500 % over the amount of the Monthly Installment Payment in effect for the immediately preceeding Loan Year; provided further, however, at the option of the holder of the Note, the above described $\frac{7.500}{}$ % limitation on the amount of the increase to the Monthly Installment Payment shall not apply at the time of the fifth annual adjustment to the Monthly Installment Payment, and the annual adjustments to the Monthly Installment Payments for each five years thereafter, when there shall be no limit on the amount of the increase to the annual adjustment of the Monthly Installment Payment. The adjusted Monthly Installment Payment shall remain fixed during the remainder of Loan rar, notwithstanding changes in the interest rate under the during such Loan Year, until the time for the next annual Monthly llment adjustment as herein above set forth. Provided Installment however, notwithstanding anything to the contrary contained herein, in the event at any time during the term hereof, the unpaid principal balance of the Note, including Additions to Principal, shall exceed 125% of the original principal balance of the Note, the Monthly Installment Payment shall be immediately adjusted so that it shall be equal to that amount required to amoralize the then unpaid principal balance of the Note, including any Additions to Principal, at the then existing interest rate, by the end of the original amortization period. The exercise of this adjustment shall not affect the next annual Monthly Installment Payment adjustment period, of any subsequent annual Monthly Installment Payment adjustment period, pursuant to the terms hereof.

NOTICE OF PAYMENT ADJUSTMENT. At least thirty but not more than 120 days before the 8th day of lay of each Loan Year during the term of the Note, the Larder shall send written notification to the Borrower stating, among other chings, the new Monthly Installment Payment amount, any change in the interest rate and any change in the outstanding principal balance,

MAXIMUM RATE OF INTEREST. If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this 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 Note Holder may choose make this refund by reducing the principal I owe unler this Note or making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

Executed this	4th	day of_	May	, 19_88	·
Lora J. Kerr	- Ben.			·	

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