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1988 JUL -8 PM 2: 21

88301172

BOX 333-GG

County, Illinois:

2168 874 Bown

88301172

This instrument prepared by and should be returned to:
Lori C. Lapin
The First National Bank of Chicago
One First National Plaza
Suite 0049

MORTGAGE

[Space Above This Line for Recording Data] -

77133-3

\$17.00

LOT 44 (EXCEPT THE SOUTH 5/10 FFET OF THE EAST 52 FEET THEREOF)
IN THE SUB BLOCK 2 IN THE SUBDIVISION OF BLOCK 5 IN SHEFFIELD'S
ADDITION TO CHICAGO IN THE EAST 1/2 OF THE SOUTHEAST 1/4 IN
SECTION 32, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD
PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

hereby mortgage, grant and convey to Lender the following described property located in

which	has the address of	1819 N. Free	mont			Ç	nicago (City)	
Illinois	60614	. ("Property Address"	"); REAL	ESTATE	TAX	ID	#14-32-413-023	

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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AND DISTRICT	a and purposes therein set forth.	act of said Contpany; as Triates as aforesaid, for the use
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1		STATE OF ILLINOIS!
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personally are concerned, the legal holder or	ank and Trust Company of Cincago	expressly walved by Mortgagee and by cvery person nov Purty and its successors and said American Datonal Ba holders of said note and the owner or owners of any ind
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UNIFORM COVENANT

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 may 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 here by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior 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 Payments. Unless applicable law provides otherwise, all payments received by Lender.

under paragraphs 1 and 2 shall be rapplied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal.

due.

due.

4. Charges; Liens. Borrowei 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 is the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this pa agraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactor; 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 itertifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above with 10 days of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improver ests now existing or hereafter erected on the

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 extended 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 mosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender any shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of 10°3, Borrower shall 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 security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether of no then due, with any excess paid to Borrower. If Borrower abnoons the Property, or does not answer within 50 usys a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the ir surance 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 shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance poli-

cies 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 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 and the property of the property is not property to protect the value of the 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.

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18, Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower's Right to Reinstate. If Borrower and the 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 a judgment enforcing this Security Instrument. Those contained in this Security Instrument, or (b) entry of a judgment enforcing this Security Instrument and the Mote 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' feest and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument 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. 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right

any interest in it is sold or transferred (or if 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 payinent in lull of all sums 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 seceleration. 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 lails to pay these sums prior to the expiration of this period, sums secured by this Security Instrument. If Borrower lails to pay instrument without further notice or demand on Borrower. Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or

Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant rad convey that borrower 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) a mortgage, grant rad convey that borrower's consent.

12. Loan Charges. If the loan security, itstrument or the Note without that Borrower's consent.

13. Loan Charges, and that law is finally interpreted, or that the interpret of the Note without that Borrower's consent.

14. Loan Charges, and that law is finally interpreted, or that the interpret of the Note of th

temedy.

11. Successors and Asulgns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security inc. ument shall bind and benefit the successors and assigns of Lender and Borrower's covenants and agreements shall be joint and several. Any subject to the provisions of pensyreph 13. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signis 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 Instrument only to mortgage, grant and convey that borrower's interest in the Property under the terms of this Security Instrument; and (c) Security Instrument; and (c)

extend or postpone the due date of the monthly payments referred to in paragraphs a and 2 or change the amount of such payments.

10. Ban ower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payments ment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest. In the configural not operate to release the liability of the original Borrower or Borrower's successor in interest or successor in interest in interest or successor in interest or payment or otherwise modify amortization of the sums secured by this Security Instructure to extend time 'or payment or otherwise modify amortization of the sums secured by this Security Instructure to extend time 'or payment or otherwise modify amortization of the sums secured by this Security Instructure to extend time and time or otherwise modify amortization of the sums secured by this Security Instructure to extend time and time or otherwise modify amortization of the sums secured by this Security Instructure to extend time and time the sums secured by the original borrower or borrower's successors in interest. Any instructure to extend time and time and time the sum of any tight or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

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

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 If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor

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 Botrower. In the event of a partial taking of the Property, unless Botrower and Lender otherwise agree in writing, the sums secured by this Security Instrument Property, unless Botrower and Lender otherwise agree in writing, the sums secured by this Security Instrument aums secured by the samount 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 Botrower.

If the Property is abandoned by Botrower, or if, after notice by Lender to Botrower that the Property is abandoned by Botrower, or if, after notice by Lender to Botrower that the Property is abandoned by Botrower, or if, after notice by Lender to Botrower that the Property is abandoned by Botrower, or if, after notice by Lender to Botrower that the Property is abandoned by Botrower.

Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspec-8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property.

ment for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable ment, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the require-If Lender required mortgage insurance as a condition of making the loan secured by this Security Instru-

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W V	The First Na	tional Bank	of Chicago

X11470 (R-11-86)

ADJUSTABLE RATE RIDER TO MORTGAGE

This First National Bank of Chicago ADJUS IABLE H	ATE HIDER TO MORTGAGE
incorporated into and shall be deemed to amend and su	AGE is made this 29th day of June, 1988 and applement the mortgage of the same date ("Mortgage") given by the flustable Rate Note ("Note") to The First National Bank of Chicag described in the Mortgage and located at:
1819 N. Freemont, Chicago, IL (Pro	60614 operty Address)
THE NOTE CONTAINS PROVISIONS ALLOWING FOR C	CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT
	.500 % and a first Change Date of January 01
"4. INTEREST RATE AND MONTHLY PAYMENT CHAI	the state of the s
(A) <u>General</u> .	
The interest rate I p xy vill change based on movemtions (described in Section $x(E)$).	ents of the Index (described in Section 4(C)) and rate change limita
(B) Change Dates.	
The interest rate I pay may change on the first Chan which my interest rate could change is called a "Change E payment may change on each February 1 and August 1 a (C) The Index.	nge Date and on every January 1 and July 1 thereafter. Each day on Date". Since interest is collected in arrears, the amount of my monthly after the first Change Date.
Change Date cannot be predicted, the Index value for the	ate will be based on an Index. Although the Index value on the first a month of _
traded in the secondary market, as published in the Federal and as available from the Lender and the Federal Reserv	des a percent per annum, for six month certificates of deposit (CDs). Reserve's statistical release H-15 and the Federal Reserve Bulletin a Bank of Chicago. The new rate for each six month period will be nor in preceding the Change Date. If the Index is no longer available, notice of this choice.
(D) Calculation of Changes.	
Before each Change Date, the Note Holder will calcula The Note Holder will then apply the limits in Section 4(E).	ate my new interest rate by adding 2.6 percentage points to the Index. The result will he my new interest rate until the next Change Date.
With each interest rate change, the Note Holder will de	etermine the new (income of the monthly payment necessary to repay ite. I will be notified of each change in my interest rate and loan pay-
(E) Limits on Interest Rate Changes.	O
than percentage points. On any Change Date after	rease or decrease from the initial rate set forth in Section 2 by more the first Change Date, the interest rate will not increase or decrease int or by less than one-tenth of one (0.10) percentage point.
During the life of the loan, the interest rate will not —6.500 percentage points.	increase from the initial rate set forth in 5 ection 2 by more than
(F) Effective Date of Changes.	QQ QQ
My new interest rate will become effective on each Chafirst monthly payment date after each Change Date until the	ange Date. I will pay the amount of my new month! apayment on the
(G) Notice of Changes.	<u> </u>
The Note Holder will mail me a notice of any rate chang This notice will include all information required by law."	ge at least 25 days before there is a change in my monthly payment.
By signing this ADJUSTABLE RATE RIDER TO MOR	
	-
American National Bank & Trust Co. of DATED 5-10-88, A/K/A TRUST # 105767	-00
	BY: VIDE PRISEDENT Borrower
The terror and candifions contained in this instrument to the contrary activities of the contrary activities that it was been according to a contrary to the services of the fruster's Exculpatory Rises stacked sector and made a part second.	ATTEST:
	SECRETARY Sollowell
	Borrower [Seal]
	[Seal]

(Sign Original Only)

Borrower

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NOFFICIAL CO

This Mortgage is executed by the American National Bank and Trust Company of Chicago, not personally but at Trust Case as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said American National Bank and Trust Company of Chicago, hereby warrants that it postesses full power and authority to execute this instrument), and it is the said strong stood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said Fig. Party or on said American National Bank and Trust Company of Chicago personally to pay the said note or any interest that may acre to the company of Chicago personally to pay the said note or any interest that may being expressly waived by Mortgagee and by every person now or hereafter calming any right or security hereunder, and that so far as the First Party and its successors and said American National Bank and Trust Company of Chicago personally are commend, the legal holder or harders of said note and the owner or owners of any indebtedness acriming hereunder shall look solely to the personal than the high hardeness acriming hereunder shall look solely to the personal to the line hardeness acriming hereunder shall look solely to the personal to the line hardeness acriming hereunder shall look solely to the personal to the line hardeness acriming hereunder shall look solely to the personal to the line hardeness acriming hereunder that it is the personal to th the personal liability of the guarantor, if any. the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said to be covided or by action to enforce

IN WITNESS WHEREOF, AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGE, 76's personally but as Trustee as aforesaid, has caused those presents to be signed by one of its Vice-Presidents, or Assistant Vice-Presidents, and its corporate seal to be hercunto affixed and attested by its Assistant Secretary, the day and year first above written.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO

As Trustee as aforesaid and ant personally,

STATE OF ILLINOIS (SOUNTY OF COOK (SO

KAREN E. BURNS

Assistant Secretary

DO HEREBY CERTIFY, that SUZAINE G. MAKER Vice-President of the AMERICAN NATIONAL BANK

AND TRUST COMPANY or Chicago, and J. MALCHARIA. THEY AT Assistant Secretary of said Company, who are personally known to me to be the same. To, a whose names are subscribed to the foregoing instrument as such Vice-President, and Assistant Secretary, respectively, appeared before no e this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Company, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Assistant Secretary then and there acknowledged that he, as custodian of the corporate seal of said Company, did affix the corporate. An wid Company, and instrument as his own free and voluntary act and as the free and voluntary act of said Company. The test aforesaid for the uses and purposes therein set forth.

VEN und ar . Want and and and all seal, this Www.Commission Expires 8/2/190 Public, State of Illinois "CYTHUAL SEAL"

THIS 1-4 FAMILY, RIDER is made this 2.9 thday ofJune	, 19	.88,
and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or S	ecurity	Deed
(the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrow	ver's N	ote to
	ie "Lei	nder'')
of the same date and covering the property described in the Security Instrument and located at:		
IPTODATY Address		

- 1-4 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 equired by Uniform Covenant 5.
 - D. "BORROWER'S AUGHT 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. Bortover 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 rants received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secure, by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

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

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver n'ey do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other neht 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 nice 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.

American National Bank & Trust Co. of Chicago AS, TRUSTEE, U/T/A DATED 5-10-88, A/K/A TRUST # 105767-00

PRESIDENT

(Seal)

(Seal)

The terms and conditions contained in this instrument to the or Memoritation rightful exists ment is not just to the provinces of the Frus-tion's Emulantery Riser attached hereto and made a part bereef,

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