





The undersigned, mortgagee(s) covenants and agrees to pay to the mortgagee or bearer hereof, on each principal installment payment date, until the indebtedness secured by the mortgage is fully paid, an additional sum equal to one-twelfth (1/12th) of the annual taxes and assessments levied against the mortgaged premises as estimated by the mortgagee or bearer, the mortgagee or bearer, concurrently with the disbursement of the loan, will also deposit with mortgagee or bearer an amount based upon the taxes and assessments as ascertainable or so estimated by the mortgagee, for taxes and assessments on said premises, on an accrued basis, for the period from January 1, succeeding the year for which all taxes and assessments have been paid to and including the date of the first deposit in this paragraph hereinafter mentioned. Such tax deposits are to be held without any allowance of interest and are to be used for the payment of taxes and assessments on said premises next due and payable when they become due. If the funds so paid and deposited are insufficient to pay for such purposes, the mortgagee shall within ten (10) days after receipt of demand therefore pay and deposit such additional funds as may be necessary to pay such taxes and assessments premiums in full. It shall not be obligatory upon the mortgagee or bearer to inquire into the validity or accuracy of any said items before making payment of the same and nothing herein contained shall be construed as requiring the mortgagee or bearer to advance other moneys for said purposes, nor shall the bearer incur any personal liability for anything it may do or omit to do hereunder.

The undersigned reserves the right to repay this note in whole or in part any time, but the mortgagee may require payment of not more than six (6) months advance interest on that part of the aggregate amount of all prepayments on the note in one year, which exceeds twenty per cent (20%) of the original principal amount of the loan.

It is expressly agreed and understood by and between the parties hereto that in the event of the sale of the property, execution of Articles of Agreement, transfer of title or change in the beneficial ownership to the aforementioned described real estate, without the prior written approval from the holder of the note secured by this instrument, then at the option of the holder of the note, the entire unpaid balance due on or under this instrument, together with accrued interest thereon, shall immediately become due and payable in full without notice to anyone.

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TERM OF LOAN: THREE (3) YEARS SUBJECT TO THE FOLLOWING:

(1) At maturity, the mortgagee, at their option may extend the term of this loan for yet an additional THREE (3) YEARS, with payments continued to be based on the original amortization period.

(2) At the end of six (6) years, the mortgagee, at their option may extend the term of this loan for yet an additional THREE (3) YEARS, with payments continued to be based upon the original amortization period.

(3) Provided, however, that each time the mortgagee exercises the option to extend, the bank may elect to lower or increase the interest rate or to continue to offer the same rate. If the rate is to be increased, it may be adjusted only to a level that is THREE percentage (3%) points higher than the effective or yield rate then applicable to United States Government Securities maturing in approximately THREE (3) YEARS.

(4) The monthly payment after each extension shall be adjusted to reflect any change in interest rate.

(5) A renegotiation fee of ONE-HALF per cent of the current loan balance will be due and payable to the bank for each extension in the event the mortgagee elect to extend the loan beyond its original maturity.

In the event the mortgagee fails to make a payment of any installment of principal and interest as agreed, and such default continues for 11 days, the holder reserves the right in such event to assess a charge of FIVE (5) per cent of the principal and interest amount of such delinquent payment as a "LATE CHARGE" the foregoing right being in addition to all other rights and remedies granted to the holder hereof.

This rider attached to Trust Deed dated AUGUST 10, 1988 between PARKWAY BANK AND TRUST COMPANY as trustee under Trust No. 8192 dated FEBRUARY 26, 1987 and PARKWAY BANK AND TRUST COMPANY expressly is made a part hereof. In the event of the commencement of judicial proceedings to foreclose this mortgage, Mortgagee does hereby expressly waive any and all rights of redemption from sale under any order or decree of foreclosure of this mortgage on behalf of Mortgagee and each and every person to whom it may legally bind and acquire any interest in or title to the premises after the date of the execution of this mortgage; and Mortgagee, for itself its successors and assigns and for all its legal heirs, agrees that when sale is had under any decree of foreclosure of this mortgage, upon a confirmation of such sale, the master in chancery or other officer making such sale, or his successor in office, shall be and is authorized immediately to execute and deliver to the purchaser at such sale, a deed conveying the premises, showing the amount paid therefor, and it purchased by a person in whose favor the order of decree is entered, the amount of his bid therefor.

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