

UNOFFICIAL COPY

STATE OF ILLINOIS
HFD-9211651 (5-80)

ILLINOIS FHA MORTGAGE
MAR-1201 (8/86)
Revised 11-201 (Rev. 7-85)

expressly release and waive.

TO HAVE AND TO HOLD the above-described premises, with the appurtenances and fixtures, unto the said Mortgagee, its successors and assigns, forever, for the purposes and uses herein set forth, free from all rights and benefits under and by virtue of the Homestead Exemption Laws of the State of Illinois, which said rights and benefits the said Mortgagee does hereby

TOGETHER with all and singular the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues, and profits thereof; and all apparatus and fixtures of every kind for the purpose of supplying or distributing heat, light, water, or power, and all plumbing and other fixtures in, or that may be placed in, any building now or hereafter standing on said land, and also all the estate, right, title, and interest of the said Mortgagee in and to said premises.

"REFERENCES HEREIN TO A MONTHLY MORTGAGE INSURANCE PREMIUM ARE AMENDED OR DELETED BY THE ATTACHED RIDER TO THIS MORTGAGE"

ASSUMPTION RIDER ATTACHED HERETO AND MADE A PART HEREOF

89044759

88501150

1988 OCT 31 PM 2:39

1521150

RE-RECORDING TO ADD MIDDLE INITIAL ON FHA RIDER.

commonly known: 2537 N NEW ENGLAND, CHICAGO, IL 60635
PIN # 13-30-322-008-0000
EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
THE SOUTH WEST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 13,
SUBDIVISION OF THE WEST 1/2 OF THE EAST 2/3 OF THE EAST 1/2 OF
LOT 10 IN BLOCK 5 IN E. E. REEDS MONTCLARE SUBDIVISION BEING A
LOT 9 (EXCEPT THE NORTH 2 FEET THEREOF) AND THE NORTH 8 FEET OF
county of COOK
and the State of Illinois, to wit:

WARANT unto the Mortgagee, its successors or assigns, the following described Real Estate situated, lying, and being in the interest and the performance of the covenants and agreements herein contained, does by these presents MORTGAGE and

NOW, THEREFORE, the said Mortgagee, for the better securing of the payment of the said principal sum of money and interest and the performance of the covenants and agreements herein contained, does by these presents MORTGAGE and WARANT unto the Mortgagee, its successors or assigns, the following described Real Estate situated, lying, and being in the county of COOK and the State of Illinois, to wit:

or at such other place as the holder may designate in writing, and delivered; the said principal and interest being payable in monthly installments of \$16.00 and 72/100 Dollars (\$ 619.72 on the first day of December 1, 1988, and a like sum on the first day of each and every month thereafter until the note is fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of November, 2018

WITNESSETH: That whereas the Mortgagee is justly indebted to the Mortgagee, as is evidenced by a certain Promissory Note bearing even date herewith, in the principal sum of Sixty-Seven Thousand, Seven Hundred Twenty-Nine and 00/100 Dollars (\$ 67,729.00) payable with interest at the rate of Ten AND ONE-HALF Per Centum (10 AND 1/2 %) per annum on the unpaid balance until paid, and made payable to the order of the Mortgagee at its office in Iselin, New Jersey 08830

MARGARETTEN & COMPANY, INC., a corporation organized and existing under the laws of the State of New Jersey and authorized to

MATTHEW M AMMER, AND MARGARET M AMMER, HIS WIFE JOSEPH M LOFTUS, AND BEATRICE L LOFTUS, HIS WIFE

THIS INDENTURE, Made this 27th day of October, 1988, between

~~\$16.00~~

89044759

MORTGAGE

88501150

\$17.00

This form is used in connection with mortgages insured under the one-to-four-family provisions of the National Housing Act.

60401726 131-5556860-703B

7187549257
E2 Michaleth

Property of Cook County

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THE COVENANTS HEREIN CONTAINED shall bind, and the benefits and advantages shall inure, to the heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular shall include the plural, the plural the singular, and the masculine gender shall include the feminine.

WITNESS the hand and seal of the Mortgagor, the day and year first written.

Matthew W. Ammer
 MATTHEW W. AMMER

Margaret M. Ammer, his wife
 MARGARET M. AMMER, HIS WIFE

Joseph M. Loftus
 JOSEPH M. LOFTUS

Beatrice L. Loftus, his wife
 BEATRICE L. LOFTUS, HIS WIFE

Property of Cook County Clerk's Office

STATE OF ILLINOIS

COUNTY OF *Will*

I, the undersigned, a notary public, in and for the County and State aforesaid, Do hereby Certify That
 MATTHEW W. AMMER, AND MARGARET M. AMMER, HIS WIFE
 JOSEPH M. LOFTUS, AND BEATRICE L. LOFTUS, HIS WIFE

personally known to me to be the same person whose name(s) is (are) subscribed to the foregoing instrument, appeared to me this day in person and acknowledged that (he, she, they) signed, sealed, and delivered the said instrument as (their) free and voluntary act for the uses and purposes therein set forth, including the release and waiver of homestead.

GIVEN under my hand and Notarial Seal this _____ day of _____, 19____.

My Commission Expires 5-18-92

Janet A. Micheletto
 Notary Public

This instrument was prepared by:
 MARGARETTEN & CO., INC.
 887 E WILMETTE
 PALATINE IL 60067

DOC. NO. _____ Filed for Record in the Recorder's Office at _____
 County, Illinois, on the _____ day of _____
 at _____ o'clock _____ m., and duly recorded in Book _____ of _____ Page _____

"OFFICIAL SEAL"
 Janet A. Micheletto
 Notary Public, State of Illinois
 Will County
 My Commission Expires 5/18/92

MAIL TO:

MARGARETTEN & COMPANY, INC.
 887 WILMETTE ROAD, SUITE F
 PALATINE, IL 60067

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If the total of the payments made by the Mortgagee under subsection (b) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagee for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagee, shall be credited on subsequent payments to be made by the Mortgagee, or refunded to the Mortgagee. If, however, the monthly payment made by the Mortgagee under subsection (b) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagee shall pay to the Mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If at any time the Mortgagee shall tender to the Mortgagee, in accordance with the provisions of the Note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagee all payments made under the provisions of subsection (a) of the preceding paragraph which the Mortgagee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of subsection (b) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (b) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said Note and shall properly adjust any payments which shall have been made under subsection (a) of the preceding paragraph.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Mortgagee prior to the date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4¢) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

(IV) amortization of the principal of the said Note.
(III) interest on the Note secured hereby; and
(II) ground rents, if any, taxes, special assessments, fire, and other hazard insurance premiums;
(in lieu of mortgage insurance premium), as the case may be;

(f) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagee each month in a single payment to the Mortgagee under the two preceding subsections of this paragraph and all payments to be made under the Note secured hereby shall be applied by the Mortgagee to the following items in the order set forth:
(1) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charge

(b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee) less all sums already paid (if any) or divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and

(1) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the Note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) which shall be in an amount equal to one-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance due on the Note computed without taking into account delinquencies or prepayments;
(2) If and so long as said Note of even date and this instrument are held by the Secretary of Housing and Urban Development, a mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder, or Housing Act, an amount sufficient to accumulate in the hands of the holder one (1) month prior to its due date the annual premium charges and Note, even date and this instrument are insured or are insured under the provisions of the National Housing and Urban Development Act, as follows:
(1) If and so long as said Note, even date and this instrument are insured or are insured under the provisions of the National Housing and Urban Development Act, as amended, and applicable Regulations thereunder, or

(1) An amount sufficient to provide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the Note secured hereby are insured, or a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:
(1) If and so long as said Note, even date and this instrument are insured or are insured under the provisions of the National Housing and Urban Development Act, as amended, and applicable Regulations thereunder, or

That, together with, or in addition to, the monthly payments of the principal and interest payable under the terms of the Note secured hereby, the Mortgagee will pay to the Mortgagee, on the first day of each month until the said Note is fully paid, the following sums:
That privilege is hereby agreed to pay the debt in whole or in part on any installment due date.

AND the said Mortgagee further covenants and agrees as follows:
That privilege is hereby agreed to pay the debt in whole or in part on any installment due date.

It is expressly provided, however (all other provisions of this mortgage to the contrary notwithstanding), that the Mortgagee shall not be required nor shall it have the right to pay, discharge, or remove any tax, assessment, or lien upon or against the premises described herein or any part thereof on the improvements situated thereon, so long as the Mortgagee shall, in good faith, contest the same on the validity thereof by appropriate legal proceedings brought in a court of competent jurisdiction, which shall operate to prevent the collection of the tax, assessment, or lien so contested and the sale or forfeiture of the said premises or any part thereof to satisfy the same.
In case of the refusal or neglect of the Mortgagee to make such payment, or to satisfy any prior lien or encumbrance other than that for taxes or assessments on said premises, or to keep said premises in good repair, the Mortgagee may pay such taxes, assessments, and insurance premiums, when due, and may make such repairs to the property herein mortgaged as in its discretion it may deem necessary for the proper preservation thereof and any monies so paid or expended shall become so much additional indebtedness, secured by this mortgage, to be paid out of proceeds of the sale of the mortgaged premises, if not otherwise paid by the Mortgagee.

to keep said premises in good repair, and not to do, or permit to be done, upon said premises, anything that may impair the value thereof, or of the security intended to be effected by virtue of this instrument, not to suffer any lien or mechanic's lien or material men to attach to said premises; to pay to the Mortgagee, as hereinafter provided, until said Note is fully paid, (1) a sum sufficient to pay all taxes and assessments on said premises, or any tax or assessment that may be levied by authority of the State of Illinois, or of the county, town, village, or city in which the said land is situated, upon the Mortgagee on account of the ownership of said indebtedness, insured or the benefit of the Mortgagee in such forms that may at any time be on said premises, during the continuance of said indebtedness, insured or the benefit of the Mortgagee in such forms of insurance, and in such amounts, as may be required by the Mortgagee.

AND SAID MORTGAGEE covenants and agrees:

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AND AS ADDITIONAL SECURITY for the payment of the indebtedness aforesaid the Mortgagor does hereby assign to the Mortgagee all the rents, issues, and profits now due or which may hereafter become due for the use of the premises hereinabove described.

THAT HE WILL KEEP the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazard, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which no moneys have been made hereinbefore.

All insurance shall be carried in companies approved by the Mortgagee and the policies and contracts thereon shall be kept in the hands of the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss or damage to the mortgaged property, the Mortgagee shall be notified immediately by mail to the Mortgagee, who may make proof of loss if not made promptly by the Mortgagor. The Mortgagee is hereby authorized and directed to make payment for such loss directly to the Mortgagee, or to the Mortgagee's order, or to the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee to the payment of the indebtedness secured hereon or to the restoration or repair of the property damaged. In case of any loss or damage to the mortgaged property in extinguishment of the indebtedness secured hereby, or in case of any loss or damage to the mortgaged property in and to any insurance policies then in force shall pass to the purchaser or grantee.

THAT if the premises, or any part thereof, be condemned under any power of eminent domain, or shall be damaged, or shall be destroyed, or the proceeds of any sale of the premises, or the proceeds of any insurance policy covering the premises, or the proceeds of any damages, proceeds, and the consideration for such acquisition, to the extent of the amount of the indebtedness secured hereby, or the amount of the Note secured hereby remaining unpaid, are hereby assigned by the Mortgagor to the Mortgagee and the proceeds thereof shall be applied by it on a count of the indebtedness secured hereby, whether or not.

THE MORTGAGOR FURTHER AGREES that should this Mortgage and the Note secured hereby be declared invalid or unenforceable under the National Housing Act, within 60 days from the date hereof a written statement of an authorized officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated and captioned as above shall be submitted to the holder of this Mortgage, declining to issue said Note and this Mortgage, being deemed conclusive proof of such determination, and the Mortgagee, as the holder of the Note may, at its option, declare all sums secured hereby immediately due and payable.

IN THE EVENT of default in making any monthly payment provided for herein, and if such default shall not be remedied within a period of (30) days after the due date thereof, or in case of a breach of any other covenant or agreement herein contained, then the whole principal sum remaining unpaid together with accrued interest thereon, shall, at the election of the Mortgagee, without notice, be immediately due and payable.

AND IN THE EVENT that the whole of said debt is declared to be due, the Mortgagee shall file the partitioned abstract of this Mortgage, and upon the filing of any bill for that purpose, the court in which such bill is filed may, at any time thereafter, after sale, and without notice to the said Mortgagor, or any party claiming under said Mortgagor, and without regard to the insolvency at the time of such applications for appointment of a receiver, or for an order to place the Mortgagee in possession of the premises, or the person or persons liable for the payment of the indebtedness secured hereby, and without regard to the value of said premises, the same shall then be occupied by the owner of the equity of redemption, as a homestead, enter an order placing the Mortgagee, or of the premises, or appoint a receiver for the benefit of the Mortgagee with power to collect the rents, issues, and profits of the premises during the pendency of such foreclosure suit and, in case of sale and a deficiency, during the full term of any period of redemption, rents, issues, and profits when collected may be applied toward the payment of the indebtedness, taxes, and other charges and necessary for the protection and preservation of the property.

Whenever the said Mortgagee shall be placed in possession of the aforesaid premises, or any part thereof, for the purpose of foreclosure is pending to foreclose this Mortgage or a subsequent mortgage, the said Mortgagee, in its discretion, may, at its option, make repairs; pay such current or back taxes and assessments as may be due on the premises, and may, at its option, make any other repairs or improvements as shall have been required by the Mortgagee, lease the said premises, or any part thereof, to any person, either within or beyond any period of redemption, as are approved by the court, and receive the rents, issues, and profits of the premises hereinabove described; and employ other persons and expend itself, such an amount of money as may be necessary for the purpose of the provisions of this paragraph.

AND IN CASE OF FORECLOSURE of this Mortgage by said Mortgagee if any court shall, in its discretion, order the payment of the costs allowed for the solicitor's fees, and stenographers' fees of the complainant in such proceeding, then the Mortgagor shall be liable for the payment of such costs and evidence and the cost of a complete abstract of title for the purpose of such foreclosure, and the Mortgagor shall be liable for the payment of such costs wherein the Mortgagee shall be made a party thereto by reason of this Mortgage, its costs and expenses, and the costs of the services of the attorneys or solicitors of the Mortgagee, so made parties, for services in such suit or proceeding, and the costs of the services of the attorneys or solicitors of the Mortgagee, and all such expenses shall become so much additional indebtedness secured hereby, and shall be included in any decree foreclosing this Mortgage.

AND THERE SHALL BE INCLUDED in any decree foreclosing this Mortgage and be paid by the Mortgagor, or the party liable in satisfaction of any such decree: (1) All the costs of such suit or suits, advertising, sale, and conveyance, and the costs of the services of the attorneys or solicitors, stenographers' fees, outlays for documentary evidence and cost of said abstract and examination of title, and the costs of the services of the attorneys or solicitors of the Mortgagee, if any, for the purpose authorized in the Mortgage with interest on such advances at the rate of six per cent per annum from the time such advances are made; (2) all the accrued interest remaining unpaid on the indebtedness secured hereby at the time of such foreclosure, and the principal money remaining unpaid. The overplus of the proceeds of sale, if any, shall then be paid to the Mortgagor.

If Mortgagor shall pay said Note at the time and in the manner aforesaid and shall attend to the performance of all the covenants and agreements herein, then this conveyance shall be null and void and Mortgagee, or the party liable in satisfaction of the debt secured hereby, shall execute a release or satisfaction of this Mortgage, and Mortgagor shall execute a release or satisfaction of this Mortgage, and Mortgagor shall execute a release or satisfaction of this Mortgage, which require the earlier execution or delivery of such release or satisfaction by Mortgagee.

IT IS EXPRESSLY AGREED that no extension of the time for payment of the debt hereby secured by this Mortgage, or any assignment or transfer of interest of the Mortgagor shall operate to release, in any manner, the original liability of the Mortgagor.

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Property of Cook County

BORROWER BEATRICE L. LOFTUS
Beatrice L. Loftus

BORROWER JOSEPH M. LOFTUS
Joseph M. Loftus

BORROWER MARGARET M. AMMER
Margaret M. Ammer

BORROWER MATTHEW W. AMMER
Matthew W. Ammer

THE MORTGAGE SHALL, WITH THE PRIOR APPROVAL OF THE FEDERAL HOUSING COMMISSIONER, OR HIS DESIGNEE, DECLARE ALL SUMS SECURED BY THIS MORTGAGE TO BE IMMEDIATELY DUE AND PAYABLE IF ALL OR A PART OF THE PROPERTY IS SOLD OR OTHERWISE TRANSFERRED (OTHER THAN BY DEVISE, DESCENT OR OPERATION OF LAW) BY THE MORTGAGOR, PURSUANT TO A CONTRACT OF SALE EXECUTED NOT LATER THAN 12 MONTHS AFTER THE DATE ON WHICH THE MORTGAGE IS ENDORSED FOR INSURANCE, TO A PURCHASER WHOSE CREDIT HAS NOT BEEN APPROVED IN ACCORDANCE WITH THE REQUIREMENTS OF THE COMMISSIONER. (IF THE PROPERTY IS NOT THE PRINCIPAL OR SECONDARY RESIDENCE OF THE MORTGAGOR, "24 MONTHS" MUST BE SUBSTITUTED FOR "12 MONTHS".)

ADDITIONAL COVENANTS. IN ADDITION TO THE COVENANTS AND AGREEMENTS MADE IN THE MORTGAGE, BORROWER AND LENDER FURTHER COVENANT AND AGREE AS FOLLOWS:

THIS ASSUMPTION RIDER IS MADE THIS 27th DAY OF OCTOBER, 19 88 AND IS INCORPORATED INTO AND SHALL BE DEEMED TO AMEND AND SUPPLEMENT THE MORTGAGE OF THE SAME DATE, GIVEN BY THE UNDERSIGNED (THE "BORROWER") TO SECURE BORROWER'S NOTE TO MARGARET & COMPANY, INC. (THE "LENDER") OF THE SAME DATE AND COVERING THE PROPERTY DESCRIBED IN THE MORTGAGE LOCATED AT: 2537 N. NEW ENGLAND CHICAGO, IL 60635

FHA ASSUMPTION RIDER TO MORTGAGE

FHA# 131 555 6860 703B
LOAN# 6040 1726

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Mortgagor

Paragraph 5 of pg. 3 is added as follows: "This option may not be exercised by the Mortgagor when the inability for insurance under the National Housing Act is due to the Mortgagor's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development".

If the total of the payments made by the Mortgagor under subsection (a) of the preceding paragraph shall exceed the amount of the payments actually made by the Mortgagor for ground rents, taxes, and assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Mortgagor, shall be credited on subsequent payments to be made by the Mortgagor, or refunded to the Mortgagor. If, however, the monthly payments made by the Mortgagor under subsection (a) of the preceding paragraph shall not be sufficient to pay ground rents, taxes, and assessments, or insurance premiums, as the case may be, when the same shall become due and payable, then the Mortgagor shall pay to the mortgagee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due, at any time the Mortgagor shall tender to the Mortgagor, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor, any balance remaining in the funds accumulated under the provisions of subsection (a) of the preceding paragraph. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the mortgagee acquired the property otherwise after default, the Mortgagor shall apply, at the time of the commencement of such proceedings or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under subsection (a) of the preceding paragraph as a credit against the amount of principal then remaining unpaid under said Note.

Any deficiency in the amount of such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed four cents (4c) for each dollar (\$1) for each payment more than fifteen (15) days in arrears, to cover the extra expense involved in handling delinquent payments.

111. amortization of the principal of the said note.

11. interest on the note secured hereby, and

1. ground rents, if any, taxes, special assessments, fire and other hazard insurance premiums.

(b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid by the Mortgagor (each month in a single payment to be applied by the Mortgagor to the following items in the order set forth:

(a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagor) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, taxes and assessments will become delinquent, such sums to be held by mortgagee in trust to pay said ground rents, premiums, taxes and special assessments; and

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

MATTHEW W. AMMER AND MARGARET M. AMMER, HIS WIFE AND JOSEPH M. LOFTUS, AND BEATRICE L. LOFTUS, HIS WIFE, 19 88 is deemed to amend and supplement the Mortgage of same date as follows:

"PMA MORTGAGE RIDER"

3 3 BHA0 131 655-3960 703B FILE# 5040 1726

STATE: ILLINOIS

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