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

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

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

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

assigned and shall be paid to Lender.

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

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

to the sums secured by this Security Instrument, whether or not then due.

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

10. Borrower Net Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortiza for of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify an ordization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy

shall not be a waiver of or preclude the expreise of any right or remedy.

11. Successors and Assigns Board; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and ben fit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the ems of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (e) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a

partial prepayment without any prepayment charge under the Note.

If enactment or expiration of applicable laws has the effect of 13. Legislation Affecting Lender's Rights. rendering any provision of the Note or this Security Instrument unenforceat le according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Ir strument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the arms specified in the second paragraph of

paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrumer. shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lei der when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal 'av and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural

person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument, However, this option shall not be exercised by Lender if exercise is prohibited by

federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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requesting payment.

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

Lender may take action under this paragraph 7, Lender does not have to do so.

Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankrupicy, probate, for condemnation or to enforce laws or coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect If Borrower fails to perform the Protection of Lender's Rights in the Property; Mortgage Insurance.

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

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

Instrument immediately prior to the acquisition.

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the am and of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policie, 8, d proceeds resulting

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use increases to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then deserting begin restoration or repair is not economically feasible or Lender's security would be less med, the insurance proceeds shall be applied to the sums 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 Land that the insurance carrier has of the Property damaged, if the restoration or repair is economically seasible and Lender's security is not lessened. If the Unless Lender and Borrower otherwise agree in writing, insurance, 100 ceds shall be applied to restoration or repair

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender alkall have the right to hold the policies and renewal notices. In the event of low, Borrower shall give promptly pive to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Corrower. All insurance policies and renewals shall be acceptable to Londer and shall include a standard mortgage clause.

requires insurance. This insurance shall be maintained. The amounts and for the pender trequires. The insurance carrier providing the insurance chall be chosen by lorrower subject to Lender's approval which shall not be insured against loss by fire, hazards included within one ter n "extended coverage" and any other hazards for which Lender 5. Hazard Insurance. Borrower shall leep 1 ie improvements now existing or hereafter erected on the Property

of the giving of notice. the Property is audject to a lien which may a tain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall saur, y the lien or take one or more of the actions set forth above within 10 days agreement satisfactory to Lender subordinging the lien to this Security Instrument. If Lender determines that any part of prevent the enforcement of the lien of following of any part of the Property; or (c) secures from the holder of the lien an Receipts evidencing the payment.

Borrower shall prom ptly Jischarge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the Jigation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against e iforcement of the lien in, legal proceedings which in the Lender's opinion operate to faith the lien by, or defends against e iforcement of the lien in, legal proceedings which in the Lender's opinion operate to

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

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

requires interest to be partower, without charge, and the Borrower, without charge and the Borrower or credited to pay the escrow items when due, the Ennds held by Lender is not sufficient to pay the escrow items when due, Borrower or monthly payments of Funds and amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower of Funds. If the amount necessary to make up the defliciency in one or more payments as required by Lender shall pay to Lender any amount necessary to make up the defliciency in one or more payment, Lender shall promptly refund to Borrower amount necessary to make up the defliciency in one or more payment, Lender shall promptly refund to Borrower the amount necessary to make up the defliciency in one or more payment, Lender shall promptly refund to Borrower the same of the Funds and the defliciency in one or more payments as required by Lender, but I the some of the Funds are the shall promptly refund to Borrower the same of the form of the funds and the same of the funds are the shall promptly refund to Borrower the same of the funds are the shall promptly the funds of the funds are the shall promptly the funds of the funds are the shall promptly the funds of the funds and the funds of requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless 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 state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrow items.

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 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 Mote, until the Mote is paid in full, a sum ("Funds") equal to

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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

# UNOFFICIAL COPYMAN

This instrument prepared by:

Richard Pekofske 1151 State Street Lemont, IL 60439

BOX SSS - CC

RECORD & RETURN TO: LEMONT SAVINGS ASSOCIATION 1151 STATE STREET 89214794

LEMONT, 11. 60439			
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	MORTGAG	3E	3
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LEMONT SAVINGS AS	SSOCIATION ("Borrower"). This	, which	is organized and existing
under the laws of the St. a 1151 State Street	te of Illinois, and Lemont, IL 60439	nd whose address is	("I ender")
Borrower owes Lender the prin	reign sum of Seventy three	thousanddollar	sand00/100
dated the same date as this Sec paid earlier, due and payable o secures to Lender: (a) the rep modifications; (b) the payment Security Instrument; and (c) the the Note. For this purpose, Bo	Dollars (U.S. \$73.,000 curi y instrument ("Note"), which promote 1, 2004 mayment of the debt evidenced by the tof all other sums, with interest, advante performance of Forrower's covenant prower does hereby mortgage, grant at 50 k.	vides for monthly payments,  Note, with interest, and all r iced under paragraph 7 to pr is and agreements under this ad convey to Lender the follo	with the full debt, if not Fhis Security Instrument renewals, extensions and oteet the security of this Security Instrument and wing described property
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3 IN SUBDIVISION BLOCK 15 IN MANDE WEST 1/4 AND THE	3 INCHES OF THE WEST OF LOT 5 (EXCEPT THE WEST AND HYMAN'S SUBCIVIS WEST 1/2 OF THE NORTH .3 EAST OF THE THIRD P	EST 7 FEET TAKEN ION OF THE EAST EAST 1/4 OF SECT	FOR STREET) IN 1/2 OF THE NORTH ION 20, TOWNSHII
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		89214794	The same of the sa
which has the address of5	936 W. 16TH Street		icero
60650	[Street]		{Cily}
Illinois	("Property Address");		

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

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

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

			This instrument was prepared by
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	who, being informed of the c	me to be the person(s) w	before me and is (are) known or proved to
ity and state, do hereby certify that the this personally appeared 异土片似.		erie ygejjust	Mark G. Haramija and M
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			this Security instrument, the covenants supplement the sevenants and agreen
errower and recorded together with	stiders are executed by Bo	rument. If one or more	23. Rivers to this Security Insti
the Property.			22. Waiver of Homestead, Borre
Lender shall release this Security			21. Release. Upon payment of instrument without charge to Borrowe
			receiver's bonds and reasonable attorne
			the Property including those past due:
			prior to the expiration of any period to appointed receiver) shall be entitled to
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*รอบการเมา *** เมสเมสเมสเม			Lender shall be entitled to collect all er but not limited to, reasonable attorneys
instrument by judicial proceeding.	foreclose this Security I	уват bas basmsb тэй:	this Security Instrument without furt
			existence of a default or any other def before the date specified in the notice,
ne foreclosure proceeding the non-	and the right to assert in t	noisersiessa refleration	tenies of the right to reneated missing
			and (d) that failure to cure the default secured by this Security Instrument, fa
by which the default must be cured;			stered to and a recording sade (h) has
(b) the action required to cure the			default; (c) a date, not less than 30 day
	specify; (a) the default;	ise). The notice shall	uniess applicable law provides otherw
	sent (but not prior to accel specify: (a) the default;	s this Security Instrum vise). The notice shail	breach of any covenant or agreement in unless applicable law provides othern

NON-UNIFORM COVENAUTS. Borrower and Lender further covenant and agree as follows:

### UNADEFALL ALE POEDPY, 4

THIS ADJUSTABLE RATE RIDER is made to	this 11th day of	May	, 19 and is
incorporated into and shall be deemed to amend a			
Instrument") of the same date given by the unders to LEMONT SAVINGS ASSOCIATION	signed (the "Borrower") to DN 1151 State	secure Borrower Street	s Adjustable Rate Note (the "Note" Lemont, IL 60439
(the "l	Lender") of the same date	and covering the	property described in the Security
Instrument and located at: Property Address 5936 W. 16th Str	reet, Cicero, I	L 60650	

The note contains provisions allowing for changes in the interest rate and the monthly payment. The note limits the amount the borrower's interest rate can change at any one time and the maximum rate the borrower must pay.

Applitional Covenants. In addition to the covenants and agreements made in the Security Instrument. Borrower and Lender further covenant and agree as follows.

#### A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of ... 10.0%. The Note provides for changes in the interest rate and the monthly payments, as follows:

#### 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dute:

The interest rate I will pay may change on the first day of June 1. 19 90 and on that day every the month thereafter. Each day on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the monthly weighted average cost of savings, borrowings and advances of members of the Federal Home Loan Bank of San Francisco (The "Bank"), as made available by the Bank. The most recent Index figure available as of the date 15 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this clipice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding three & one-purcentage points (3.25%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits cored in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of are monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount or my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Dare will not be greater than \$2.0% or less than \$.00%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding tivelve months. My interest rate will never be greater than \$1.5.0% or less than \$8.00%.

(E) Effective Date of Changes

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

(F) Notice of Changes

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

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

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

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

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

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider

RECORD & RETURN TO: LEMONT SAVINGS ASSOCIATION 1151 STATE STREET LEMONT, IL 60439 Mark G. Haramija

Mara Adelina Haramija

(Seal)

Borrower

(Seal)

Maria Adelina Haramija