# COL-48538-39 UNOFFICIAL COPY

90150827

This instrument was prepared by:

.r.:chard..j...jahns.....

.5133.W. FULLERTON AYE (Address)

CHICAGO, IL 60639

## MORTGAGE

THIS MORTGAGE is made this	13TH	day of MARD	;H
19.90, between the Mortgagor, JOHN.			
ESTHER, KALLEVIKA, A. WITOW.	•		
.CRAGIN, FEDERAL BANK, FOR SAYINGS.			
existing under the laws of . THE . UNITE	I), STATES, DE, AME	RICA., whose address is	
.51,33 West Eullerton — Chicago, II. 6963			
WHEREAS, Borrower is indebted to Le	ender in the principal sun	n of.	ENTY THOUSAND
AND NO/100	Dollar	s, which indebtedness is ev	idenced by Borrower's
note dated MARCH 13, 1990 interest, with the balance of the indebtedne	(herein "Note"), prov	iding for monthly installn	rents of principal and
interest, with the balance of the indebtedne	ss, if not sooner paid, due	; and payable onĦFEEL	. 017. 5050

To Secure to Lend(r (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein 

PARCEL 1: LOT 19-51 CORPLER'S CROSSING UNIT 3, BEING A SUBDIVISION IN THE SOUTH 1/2 OF SECTION 7, TOWNSHIP 41 NORTH, RANGE 9, EAST OF THE THIRD FRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ALSO A NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS FOR PARCEL 2: THE BENEFIT OF PARCEL 1 AS CREATED BY DECLARATION RECORDED AS DOCUMENT NUMBER 89-185738. Gotto.

PERMANENT INDEX + 06 - 07-200 -005

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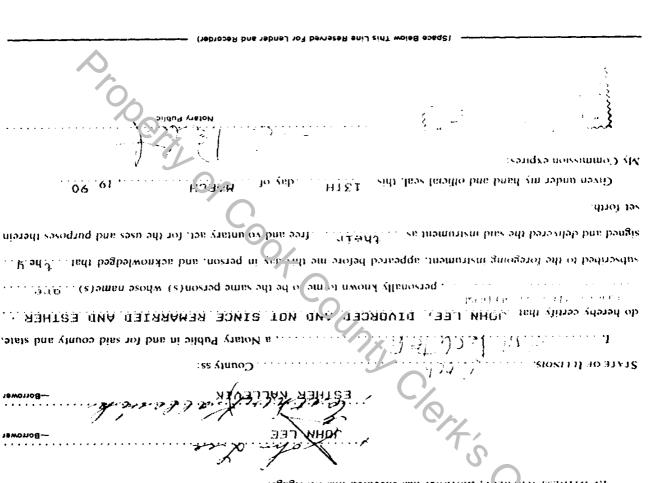
which has the address of 239.	BENT RIDGE LANE	, ELGIN
	[Streat]	[City]
<u> </u>	. (herein "Property Address");	
[State and Zip Code]	•	

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, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

## **UNOFFICIAL COPY**

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to Borrower. Been were shall pay all costs of recordation, it any some standards in the Property.

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Upon acceleration under paragraph 18 hereof or abandonment of the Property, and at any time prior to the expiration of any period of redemption following judicial sale, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those pasts due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's less, premitums on receiver's honds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

no acceleration had occurred 

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower 
hereby assigns to Lender the tents of the Property, provided that Borrower shall, prior to acceleration under paragnaph 18 
hereby assigns to Lender the tents of the Property, have the right to collect and retain such rents as they become due and payable. 
hereby or abundonment of the Property, have the right to collect and retain such rents as they become due and payable. 
Hereby and second of the Property, have the right to collect and retain such rents as they become due and payable.

prior to entry of a judgment enforcing this Mortgage it; (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Mote and notes securing Future Advances, it any, had no acceleration occurred; (b) Borrower cures all reasonable breaches of any other covenants or agreements of Borrower contained in this Mortgage and in easonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender is enrolled in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower, this Mortgage and in the Shortower, this Mortgage and the objects and effect as if payment and cure by Borrower, this Mortgage and the obligations secured by thereby shall continue unimpaired. Upon as if as membered and occurred

## UNOFFICIAL COPY

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

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 installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time by I and on the hazard installments for mortgage insurance, if any, all as reasonably estimated initially and from

time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

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 said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such 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 Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of 'tixe', assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to dorrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall no be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed

by Lender to Borrower (20 esting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immeriately prior to the sale of the Property or its acquisition by Lender, any Funds held by

Lender at the time of application is a credit against the sums secured by this Mortgage.

3. Application of Payments. Unloss applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof slall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and

principal on any Future Advances.

4. Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over thir Mortgage, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to I encer all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly. Borrower snall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good (aith contest such lien by, or defend enforcement of such lien in. legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

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 curriage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums recurred by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Foregoer subject to approval by Lender, provided

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrowe making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lende and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to be detected and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make from of loss if not made promptly

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of his Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with one excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance canefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or

acquisition.

- 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.
- 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and

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Borrower shall have the right to have any proceedings begun by I ender to enforce this Morigage discontinued at any time 19, Borrower's Right to Reinstale. Notwithstanding Lender's acceleration of the sums secured by this Mortgage.

and costs of documentary evidence, abstracts and title reports.

be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Morigage to be the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on salbessory evident inform Borrower of the foreign of the right of the foreclosure proceding breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice required to cure such breach; (3) a date, not less than 30 days from the date the notice is malled to Borrower, by which such prior to acceleration shall mail notice to Bortower as provided in paragraph 14 hereof specifying; (1) the breach; (2) the action agreement of Borrower in this Morigage, including the covenants to pay when due any sums secured by this Morigage, Lender 18. Acceleration: Remedies, Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or

POWLOWS COMERCALS BORDWER BY COCCUPY THE PROPERTY OF HIS PRINCIPAL RESIDENCE J T Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

If lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums acclared due. If Borrower tails to pay such sums prior to the expiration of such period.

obligations under this Mortgage and the Note. is satisfactory to Lender and that the interest payable on the sums eccured by this Mortgage shall be at such rate as Lender shall be at such rate as Lender shall request. If I ender has waived the option to accelerate provided in this paragraph 17, and if Bortow is successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release not the Mortgage and the Mort and the person to short the Property is to be sold or transferred reach agreement in writing that the create of such person descent or by operation of law upon the death of a joint tenant or the the great of cap freshed or this Mortgage to be emploined and payable. I ender shall have waived such option to accelerate if, prior to the cale or transfer. Lender simulations of the cap of transfer. Lender shall have waived such option to accelerate if, prior to the cale or transfer. Lender

77. Transfer of the Property: Assumption. If all or any part of the Property or an in.er. at therein is sold or transferred by Borroweck arthough Lender's prior written consent. excluding (a) the creation of a lies or encumbrance subordinate to the Mortgage. (b) the creation of a purchase money security inderest for household appliantes (c) a transfer by devise. descent or by operation of law upon the death of a joint tenant or the grant of capital and the death of a joint tenant.

15. Unform Mortgage stain the decendent of access over given to notcower or a ender with given in the manner designated herein, 15. Uniform Mortgage combines uniform covenants for national use and non-uniform covenants with a furtised or in the form or another property. This Mortgage conditions by instrument coverants coverants or uniform accurate with the Mortgage shall be governed by the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note given effect with applicable law, such conflict shall not affect other provisions of this Mortgage and the Note which can be given effect without the conflicting provision, and to this other provisions of this Mortgage and the Note are declared to be severable.

16. Borrower's Copy, Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. Transfer of the Property: Assumption. If all or any part of the Property or an incertail therein is sold or transferred to the property or an incertail therein is sold or transferred to the property.

such other address as Lender may designate by notice to Borrower, as provided herein. Any notice provided for in this Mortgage shall he deemed to have been given to Borrower or Lender whin given in the manner designated herein. Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and the property Address stated by any notice to Lender's address stated herein or to 14. Soutes. Except for any notice required under application to be given in another manner, (a) any notice to

design and self and self and self of the foreign of the contraction of the contract of the con

contained shall bind, and the rights hereunder shall give to, the respective successors and assigns of Lender and Borrower, the provisions of paragraph 1. hereof. (b) lossenants and agreements of Borrower shall be joint and several to the provisions of paragraph of the capital are not to be used to the paragraphs of the paragraphs of the capital and several to the paragraphs of the parag

13. Successors and Assigns Bound; Ind Several Liability; Captions. The covenants and agreements herein 12. Remedies Cumulative. All tem dies prosided in this Mortgage are distinct and cumulative to any other right or recessively. Indeer this Mortgage or afforded by "an or equity, and may be exercised concurrently, independently or successively.

11. Forbearance by Lender 2 of a Waiver. And forbearance by I ender in exercising any right or remedy bereunder, or otherwise afforded by applicable the specifies of any such right or remedy. The procurement of insurance or the propert of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the invelocities secured by this Mortgage.

secured by this Morreage by reason to any demand made by the original Borrower and Borrower's successors in interest. proceedings against such succe for retuse to extend time for payment or otherwise modify amortization of the sums by this Mortgage granted by conder to any successor in interest. Lender shall not operate to release, in any manners, the liability of the original Berrower shall not be required to commence.

10. Borrower of Recrused, Friencian of the time for parment or modification of amortization of the sums secured stabmillatent doug

Interest I are described and Borrowise again in writing, any such application of proceeds to principal shall not extend to proceed to the anomal of proceed of the anomal of proceed of the anomal of the same of the anomal of th

mailed. Lendy of authorized to collect and apply the proceeds, at lender's option, either to restoration or repair of the Property or to the unit secured by this Mortgage If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offices to make an award or settle a claim for date such notice is a nawe in the date such notice is a light to claim.

paid to Borrower. taking bears to the fair market value of the Property immediately prior to the date of laking, with the balance of the proceeds In the exert of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, if any, paid to Borrower and Lender otherwise agree in writing there shall be applied to the same secured by this Mortgage such proportion of the proceeds otherwise agree in writing there shall be applied to the sums secured by this Mortgage immediately prior to the date of as is expected to the same of the proportion which the amount of the sums secured by this Mortgage immediately prior to the date of the property.

uapuan or pied ag ijegs pue condension or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any

vinedora adi ni isonesin 8. Inspection, Cender may make or cause to be made reasonable entries upon and inspections of the Property, provided that I ender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's

any action hereunder interest at auch rate would be contrary to applicable law, in which event auch amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take date of disbursement at the rate payable from time on omstanding principal under the Note unless payment of αμιστικέ έμθης αροκό πρου σοιστα του επίσει το Βοιτονώι τεquesting payer μετέσει μα έρθη δεατ πριετεί from the indebtedness of Borrower secured by this Morreage. Unless Borrower and Lender agree to other terms of payment, such Any amounts distincted by Lender pursuant to this paragraph 7, with unterest thereon, shall become additional

manner provided under paragraph 2 hereof. Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the

# UNOFFICIAL COPY

### ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this JOHL, day of MARCH
be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instru-
ment") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to
CRAGIN FEDERAL BANK FOR SAVINGS
(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and
located at Z33, BENC, RIBGE, LAME, LUGIN, AULINOIS, AQ120
Property Address

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

### A. INTEREST KATE AND MONTHLY PAYMENT CHANGES

The Note has an "Mitial Interest Rate" of \$\Omega\$, \$\Omega\$, \$\Omega\$. The Note interest rate may be increased or decreased on the \$\Omega\$. The day of the month beginning on \$\Omega\$. \$\Omega\$.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the: [Check one box to indicate Index.]

- (1) "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.
  - (2) XX NATIONAL MONTHLY METOAN COST OF FUNDS.

(Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.)

- (1) There is no maximum limit on changer in the interest rate at any Change Date.
- (2) XX The interest rate cannot be changed by more than . . . . . . percentage points at any Change Date.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

#### **B. LOAN CHARGES**

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any su as 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.

### C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower and ice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

#### D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrume at a ender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit of the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

JUN 111 — Borrower

--- Borrov

LOAN # 01-48538-52

## **ASSUMPTION RIDER TO MORTGAGE**

DAT	ED THE	SHI DAY	OF MARCH	, 19 90	BETWEEN LENDE	ΞR,
Notw Rider shall	Late IIIV ithstanding a is attached, l be assumabl	IRCETE ANTE No nything to the Lender and Bo e by a Third I	OT SINCE RE contrary con prower agree t	tained in the rr that the loan se ter referred to a	l, LETHER RALLEY nortgage to which to cured by the mortga as the transferee, or	his Iae
1.	loan in the	amount of the	then outstand	dina principal ba	leted application for alance and Transfer lies with Lender's Ic	.66
2.	amount of	not more tha he loan for an	n three perce	nt (3%) of the	ransferee a fee in t outstanding princip Transferee to assur	bal
3.	for a loan ru	ursuant to Le	nder's standai	sferee and the rounderwriting of the above des	property must qual criteria before Lend scribed loan.	lify der
4.	All of the oth full force and		e above descr	ibed note and n	nortgage will remain	in
5.	as it was whetaking the leappraised viand by an apdiscretion.	nen loan was o esser of the pu alue shall be opraisal perfor Lender, at it	originally made irchase price ( determined by rmed by an app s option, may at Borrower's	e. Such value is if applicable) or Lender in its r praiser approve r require that t	at time of assumption to be determined to be determined to apprais at value. The easonable judgement down the above mantiones pective of any other	he ent ole ed
	TNESS WHE	EREOF Borro	wer has exec	cuted this Ride	er the 13TH day	of

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