This instrument was prepared by:
RICHARD J. JAHNS
5133 W FULLERTON AVE
CHICAGO, Address 60639

901914MORTGAGE

THIS MORTGAGE is made this. 19.70, between the Mortgagor, ANTHONY DI LEGGE AND BARBARA DI LEGGE, HUSBANI AND W. (herein "Borrower"), and the Mortgagee, a corporation organized and	IJĘĖ
CRAGIN FEDERAL BANK FOR SAVINGS (herein "Borrower"), and the Mortgageg, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 5133 West Fullerion Avenue — Chicago, IL 60639-1478 (herein "Lender").	. Žt
5133 West Fullerton Avenue - Chicago, IL. 60639-1478 (herein "Lender").	
WHEREAS, Forrower is indebted to Lender in the principal sum of	
FIVE THUUSAND AND NUL/100. Dollars, which indebtedness is evidenced by Borrower's	
note dated. MARCY, 232, 1299,	
interest, with the balance of the indebtedness, if not sooner paid, due and payable on AFRAL 241. 4949	
To Secure to Lender (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 increon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein	
"Future Advances"), Borrower does bereby mortgage, grant and convey to Lender the following described property located in the County of	
located in the County of	

PARCEL 1: LOT 4 INCLUSIVE IN COUNTRYSIDE COURT SUBDIVISION BEING A SUBDIVISION IN THE SOUTH 1/2 OF SECTION 33, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

PARCEL 2: EASEMENT FOR THE BENEFT OF PARCEL 1 AS CREATED BY THE BEED DATED JANUARY 21, 1988 AND RECORDED JANUARY 21, 1988 AS DOCUMENT #88-030595 AND AS DEPICTED ON THE PLAT OF COUNTRYSIDE COURT SUBDIVISION RECORDED AS DOCUMENT #77-542708 AS COUNTRYSIDE COURT FOR INGRESS AND EGRESS...

PERMANENT INDEX #04-33-300-017, 04-33-300-102

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which has the address of 211 COUNTRYSIDE COURT	,GLENMIEH
	[ÇIÉY]
,	
[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.

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ROF YOR OT MAUTER

prior to entry of a judgment enforcing this Mortgage if; (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Mote and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cursing the coverants and spread in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the coverants and agreements of Borrower contained in this Mortgage and in addicing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable antoney's fees; and in drotting Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable antoney's fees; and in the Property and Borrower is obligation to pay the sums secured by this Mortgage shall continue unimpated. Upon such payment and cure by Borrower, this Mortgage and the broperty and Borrower, this Mortgage and the obligations secured bereby shall tennain in tuil force and effect as if in the Property and Borrower, his Mortgage and the obligations secured hereby shall tennain in tuil force and effect as if hereby assigns to Lender the tents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property and collect and effect as it hereby assigns to Lender the tents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, and at any time prior to the expandence of the Property and collected by Lender of the Property, and cut the costs of the Property and on the Property and collected by Lender of an unange the Property and to collect the tents actually appointed receiver shall be applied first to payment of the Property including those past due. All tents collected by Lender of an unanage the Property and collected by Lender of and manage the Property and collected by Lender of the receiver shall be applied first to payment of the costs of management of the Property and collected by Lender of the receiver sh

My Cummission Espins Motory Public Str Hatty E. San Ping. "UFF TAY SEAL" 1351 107 700 My Commission expires: Civen under my hand and official seal, this SERD MULEUCH MULEUCH unior tas tree and voluntary not, for the uses and purposed therein sa inominismi bias odi borovilob bine bongia STAUS. abberthed to the foregoing instrument, appeared before me we he person, and acknowledged that A-hell . . . betsoually known to me to be the same person(s) whose name(s), and do hereby certify that ANTHONY DI LEGGE THE BYRBARA DI LEGGE, HUSBAND AND WIFE , a Motary Public in and for said county and state, HARRY E. SANDBERG STATE OF ILLINOIS, ess siunom : TEWOTICEevidence of by promissory noises stating that said noises are secured by this Mortgage, not only promissory noises stating that we have a secured by this Mortgage, not including sames abund to 20,000,000.

22. Here . Upon payment of all sums secured by this Mortgage, Lender shall release this Mortgage aitheast this Mortgage aitheast if any.

23. Walve it longues stail pay all costs of recordation, if any.

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24. Walve it longuestath by the costs of recordation, if any.

26. This is majve if longuestath by the property.

27. Walve if longuestath by the costs of recordation if any.

28. Majve if longuestath by the costs of recordation in the Property.

29. Walve if longuestath by the costs of recordation in the Property.

29. Walve is a secured by this Mortgage.

19. With the sor, Borrower has executed this Mortgage.

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 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 the es, 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 30 rower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall only 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 requesting 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 immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unles applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof small or applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest provide 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 and cases, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this 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 Len an all notices of amounts due under this paragraph, and in the event Borrower shall promptly directly. Borrower shall 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 rain contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the Property or any part thereof.

5. Hazard Insurance. Borrower shall keep the improvements for existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended cov.raje", 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 secured by this Mortgage.

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

insurance carrier.

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

by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to extoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the sceurity of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the 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 openefits, 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, 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

Borrower shall have the right to have any proceedings begun by Lender to enforce this Morrgage discontinued at any time

19. Borrower's Bight to Reinstate. Notwithstanding Londor'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 atlorney's fees, linda astroni. Antidosout gricibul gd ognativoté siót osotosoot um dun damen datunt inoditw siduynq dan oub yleinismenti or before the date specified in the notice, Lender at Lender's option may declate all it is use secured by this Morkage 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 salbescore susofested of the transfer acceleration and the right of the foreclosure proceeding 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 agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying; (1) the breach; (2) the action required to such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such 18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or

Aos-Carora Coverants, Borrower and Lender further coverant and agree as follows: Leader may, without further notice or demand on Borrower, any remedies permitted by paragraph 18 hereof.

paragraph 14 hereof. Such 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 declared due. If Borrower fails to pay such sums prior to the expiration of such period,

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with

obligations under this Mortgage and the Note. interest has executed a written assumption agreement accepted in writing by Lender. Lender shall release Borrower from all is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall be at successor in shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Born wer's successor in

not containing an option to purchase. Lender may, at Lender's option, declare all the sums secured h) this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate it, prior to the "...e. it marsfer. Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the Property is to be sold or transferred reach agreement in writing that the Property is to be sold or transferred reach agreement in writing that the frequency is to be sold or transferred reach agreement in writing that the frequency is to be sold or transferred reach agreement in writing that the frequency is to be sold on transferred reach agreement in which who is the frequency of the f 17. Trapater of the Property: Assumption. If all or any part of the Property or an poer at therein is sold or transferred by Borrower without Lender's prior written consent. excluding (a) the creation of a lien of grounding of a transfer by devise. (b) the creation of a purchase money security interest for household appliable. (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant except of any head of any head

other provisions of this Mortgage or the Mote which can be given effect will out the conflicting provision, and to this shortgage and the Mote are declared to be severable.

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

Loutoum Mongage: Coverants with limited variations by jurisdiction to constitute a uniform coverants for national use and non-uniform coverants with limited variations by jurisdiction to constitute a uniform security instrument covering real non-uniform coverants with limited variations by jurisdiction to constitute that the Property. This Mongage shall be governed by the Non-uniform which the Property is located. In the event that any provision or clause of this Mongage or the Non-coulliets with applicable law, such conflict shall not affect events of this Mongage or the Non-coulliets with applicable law, such conflict shall not affect events of this Mongage or the points of the misser or the conflict shall be not to conflict shall be not to other which and the conflict shall be not to other the conflict or the conflict shall be not to conflict shall be not to conflict shall be not to the conflict or the conflict shall be not to conflict shall be not to conflict shall be not to the conflict or the conflict shall be not to conflict shall be not to conflict shall be not shall be not to the conflict or the conflict shall be not the new that the new the new the new that shall be not the new that the new that shall be not the new that th

such other address as Lender may designate by notice to Borrower or Lender First given in the manner designated herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender First given in the manner designated herein. (b) any notice to Lender shall be given by certified mail, return equips to Lender's address stated herein or to the Property Address or at such other address as Borrower, may besignate by notice to Lender as provided herein, and

14. Motice. Except for any notice required under apparentic law to be given in another manner. (a) any notice to florrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to horrower at

interpret or define the provisions hereof, The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to

contained shall bind, and the rights hereander shall may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Join and Several Clability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall more to, the respective successors and assigns of Lender and Bottower. Subject to the provisions of paragraph 17 hereof. A covenants and agreements of Bottower shall be joint and several subject to the provisions of paragraph be joint and several.

by this Mortgage granced by Jenemeer, and successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Jenrower and Borrower's successors in interest. Lender shall not operate to release, in any manner, proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Lot. Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not let a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the pywerner of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the independent of this Mortgage are distinct and cumulative to any other right or remedee. Cumulative. All recovers secured by this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or alforded by law (r gquity, and may be everised concurrently, independently or successively. 10. Borrower [101 Felensed. Extension of the time for payment or modification of amortization of the sums secured

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an award of withe a claim for damages. Borcower fails to respond to Lender's option, either to restoration or repair of the Property or st. the sums secured by this Mortgage. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make

paid to Borrower, taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds as is equal to that proportion which the amount of the sums secured by this Montgage immediately prior to the date of

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Morrgage, with the excess, it any, paid to Borrower, in the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Morrgage such proportion of the proceeds of the contents. and shall be paid to Lender,

condemnation 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

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower motice prior to any such inspection specifying reasonable cause therefor related to Lender's

any action hereunder.

date of disbutsement at the rate payable from time to time on outstanding principal under the Note unless payment of inferest at such rate would be contrary to applicable law, in which extend a such rate would be contrary to applicable law, in which extends a shall require Lender applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take permissible under applicable law. Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Morragage. Unless Borrower and Lender terms of payment, such amounts shall be payable upon notice from Lender to Horrower requesting payment thereof, and shall beat interest from the amounts shall be payable upon notice from Lender to Horrower requesting payment thereof, and shall beat interest from the

minimer provided under paragraph 2 hereof ander's written agreement or applicable law. Bottower shall pay the amount of all mortgage insurance premiums in the



LOAN # 01-48632-79

ASSUMPTION RIDER TO MORTGAGE

DATE	D THE	23RD	DAY OF	MARCH	, 19_	90 I	BETWE	EN LE	NDER,
Notwi Rider shall t	ihstandin is ettache be assum	g anything ed, Lender nable by a	to the cor and Borrow Third Party	INGS AND RA INT LEG ntrary container agree that wer agree that the hereinafter se ereinafter se	ined in that at the loai rreferred	ne ma n secu	rtgage ured by	to whi	ortgage
1.	loan in t	he amount	of the their	bmits to Len n outstandin bunt and oth	ig princip	al bal	ance a	nd Trai	nsleree
2.	amount balance	of not ma	ire than th	iscretion ass ree percent consideratio	(3%) of	the o	outstan	iding p	rincipal
3.	for a loa	in pursuan	t to Lender	i, the Fransi 's standard sumption of	underwr	iting (criteria	before	qualify Lender
4.		other term and effect.		ove describ	ed rote a	ind m	ortgage	e will re	main in
5.	as it was taking the appraise and by a discretion appraise charges	s when loai le lesser of led value sh in appraisa in, 'Lende il be perfo assessed h	n was origing the purchangle be detected by the detected by th	must be at lenally made. ase price (if rmined by Last by an approtion, may sorrower's e	Such va applicabl ender in aiser app require t expense,	lue is e) or its re provec hat the irresp	ia be a apprais asonal I by Le. ne abo pective	determi sal valu sel judç scler in vc mei or cu	ned by e. The gement its sole itioned of other
IN WI	ITNESS RCH	WHEREOF	Borrower 0	has execu	ited this	Rider	the _	23RB	day of
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ADJUSTABLE RATE LOAN RIDER

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

This Rider is made this ASMA, day of TORGH
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 911 COUNTRYSTIPE COURT, GLENVIEW, ILLINOIS 60025
Property Address
Modifications, In addition to the covenants and agreements made in the Security Instrument, Borrower and
Lender further coverant and agree as follows:
A. INTEREST RATE AND MONTHLY PAYMENT CHANGES
The Note has an "critical Interest Rate" of ?. 25%. The Note interest rate may be increased or decreased on the 1.4%. day of the month beginning on APRIL 91
.36. months thereafter
Changes in the interest rate re 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 Fideral Home Loan Bank Board. (2) XX* NATIONAL MUNICIPAL MEDIAN 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) 17 There is no maximum limit on en inges in the interest rate at any Change Date.
(2) XX The interest rate cannot be changed by more than 3. 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 clarges 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 suris 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 Movice 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 a, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on 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.