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COOK COUNTY, ILLINOIS
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MORTGAGE

L#-21-603538-0

\$17.00

THIS MORTGAGE ("Security Instrument") is given on May 1
19 90 The mortgagor is THEODORE CRAIG and LA VAUGHN A. CRAIG , HUSBAND AND WIFE
("Borrower"). This Security Instrument is given to

LIBERTY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO which is organized and existing
under the laws of The United States of America , and whose address is
5700 N. Lincoln Avenue, Chicago, Illinois 60659 ("Lender").

Borrower owes Lender the principal sum of Two Hundred Fifty Thousand and 00/100
Dollars (U.S. \$ 250,000.00). This debt is evidenced by Borrower's note
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on June 1, 2020. This Security Instrument
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property
located in COOK County, Illinois.

THE NORTH 1.85 FEET OF LOT THIRTY-THREE (33) AND LOT THIRTY-FOUR (34) (EXCEPT
THE NORTH 3.75 FEET) IN GEORGE WARD'S SUBDIVISION OF BLOCK TWELVE (12) IN
SHEFFIELD'S ADDITION TO CHICAGO, IN COOK COUNTY, ILLINOIS (IN THE EAST HALF
(1/2) OF THE NORTH WEST QUARTER (1/4) OF SECTION THIRTY-TWO (32), TOWNSHIP
FORTY (40) NORTH, RANGE FOURTEEN (14), EAST).
PERMANENT INDEX NUMBER: 14-32-110-041-0000

which has the address of 2220 NORTH WAYNE CHICAGO

Illinois 60614 ("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 seized 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.

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5700 N. Lincoln Ave., Chicago, IL 60659

This instrument was prepared by

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5700 N. Lincoln Ave., Chicago, IL 60659
Fridays 5-9 Novy

This instrument was prepared by **4272**

Notary Public, State of Illinois	Notary Public Cook County My Commission Expires 12/1/92
Notary Public Nataly Y. Publice My Commission Expires 12/1/92	Notary Public Cook County My Commission Expires 12/1/92
(Seal)	(Seal)

Witnesses my hand and offer my name as a witness to the facts above stated this 19th day of July 1900.

....., a Notary Public in and for said county and state, do hereby certify that
..... before me and is (are) known or proved to me to be the person(s) who, being informed of the consequences of the foregoing instrument,
..... have executed said instrument to be, their l.c., personally appeared,
..... and acknowledged said instrument to be, their l.c., free and voluntary act and deed that
..... (this, here, there)
..... executed said instrument for the purposes and uses herein set forth.
(he, she, they)

STATE OF **ILLINOIS** COUNTY OF **COOK** SS:

BY SIGNING BELOW, Borrower agrees and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

<input type="checkbox"/> 22. WHETHER OR NOT MEMBERSHIP IN THIS SOCIETY IS A REQUIREMENT OF MEMBERSHIP IN ANOTHER SOCIETY	<input type="checkbox"/> 23. RIDERS TO THIS SECURITY INSTRUMENT, THE COVENANTS AND AGREEMENTS OF WHICH SUCH RIDER SHALL BE INCORPORATED INTO AND RECORDED TOGETHER WITH THIS SECURITY INSTRUMENT, IF ONE OR MORE RIDERS ARE EXECUTED BY BORROWER AND RECORDED TOGETHER WITH THIS SECURITY INSTRUMENT, THE COVENANTS AND AGREEMENTS OF EACH SUCH RIDER SHALL BE INCORPORATED INTO AND SHALL AMEND AND SUPPLEMENT (CHOOSE APPLICABLE BOXES)
<input type="checkbox"/> 24. FAMILY RIDER	<input type="checkbox"/> 24. FAMILY RIDER
<input type="checkbox"/> 25. ADJUSTABLE RATE RIDER	<input type="checkbox"/> 25. ADJUSTABLE RATE RIDER
<input type="checkbox"/> 26. CONDOMINIUM RIDER	<input type="checkbox"/> 26. CONDOMINIUM RIDER
<input type="checkbox"/> 27. PLANNED UNIT DEVELOPMENT RIDER	<input type="checkbox"/> 27. PLANNED UNIT DEVELOPMENT RIDER
<input type="checkbox"/> 28. GRADUATED PAYMENT RIDER	<input type="checkbox"/> 28. GRADUATED PAYMENT RIDER

20. Lender in Possession. Upon acceleration under paragraph 19 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 judge) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property prior to the expiration of any period of redemption following judicial sale. Lender (in person, by agent or by judge) shall be entitled to redeem the Property under paragraph 19 or abandon it in accordance with the terms of this Security Agreement.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

19. Acceleration of Remedies. Lender shall have notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable), (a) the date the notice shall specify; (b) the action required to cure the breach applicable law provides otherwise). The notice shall specify: (a) the date the notice shall specify; (b) the date the notice shall provide for acceleration of this Security Instrument (but may not exceed 30 days from the date the notice shall specify); (c) a date, not less than 30 days from the date the notice shall specify, by which the default must be cured and (d) that failure to cure the notice shall be before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosing by judicial proceeding and sale of the property. The notice shall further specify the date acceleration is given to Borrower, by which the default must be cured.

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UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

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.

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 Note, until the Note is paid in full, a sum ("Funds") equal to 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 basis of current data and reasonable estimates of future escrow items.

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 the escrow items. 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 Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires 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 Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or 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 Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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 coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amount, and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this 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 Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and 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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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

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or higher less than 30 days from the date the notice is delivered or mailed without notice further notice or demand of Borrower.

12. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property of any of the above named persons is sold or transferred by him or her to another person, the security interest in this instrument shall not be affected by such transfer.

15. Coverage in Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note and the remaining provisions of this Note shall remain in full force and effect.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivery in or by mail unless otherwise specified below. Notice given by delivery in or by mail shall be deemed to have been given to Borrower when given as provided in this paragraph.

13. **Legislation Against Landlords' Rights.** It enactsment of legislation against landlords' rights, including a ban on evictions for non-payment of rent, would be a significant step towards addressing the housing crisis.

12. **Loan Charges.** If the loan exceed by the Security instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the rate 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 the borrower which exceeded the Note or by making a direct payment to Borrower, if a credit is reduced by reducing the principal owed under the Note or by refunding to Borrower, Lender may choose to make this refund by reducing the principal owed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed partial repayment without any charge under the Note. Note that the Note will be treated as a general obligation of the debtor, and the creditor may not be entitled to sue the debtor for the amount of the Note if the debtor has paid off the Note in full.

11. Successors and Assignees; Board; Joint and Several Liability; Co-signers. The covenants and agreements of this Security instrument shall bind and succeed to the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 12. Borrower's successors and assigns shall be joint and severable. Any Borrower who co-signs this Security instrument shall be liable to the successors and assigns of Lender and Borrower, up to the amount of his or her liability, for all amounts due under this Security instrument which are not paid when due, and for all costs and expenses of collection, including attorney's fees, and for all amounts due under any other Borrower may agree to pay that Borrower's successors and assigns in the form of a promissory note or otherwise.

10. Borrower Not Released: Forbearance by Lender Not a Waiver. Extension of the time for payment of monthly payments referred to in paragraphs 1 and 2 of change the amount of such payments postpones the due date of the otherwise agree to writing, any application of proceeds to principal shall not extend or modification of any of the sums secured by this Security Instrument granted by Lender to any successors in interest of Borrower and all other parties to release the liability of the original Borrower or Borrower's successors in interest shall not be released by Lender to the extent that Lender has not been paid in full the amount of the sums secured by this Security Instrument or any other sum due under this instrument or otherwise made available to Lender for payment of any demand made by the original Borrower or Borrower's successors in interest. Any forfeiture by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

(ii) If the Borrower fails to respond to a demand for payment of any amount due under this Agreement or fails to pay any amount due under this Agreement, the Lender may sue for payment of such amount in any court having jurisdiction over the Borrower.

paid to Borromeo's
Tesi per la pubblicazione del suo libro *Le scienze naturali*, 1761.

In the event of a total taking of the Property, the proceeds shall be applied to the sums accrued 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 fair market value of the Property immediately before the taking.

11. In the event that the Insured fails to pay the premiums required to maintain the insurance in effect during the term as set forth in the policy, the Insurer may terminate the insurance without notice or cause.

12. The Insurer shall pay the premiums required to maintain the insurance in effect during the term as set forth in the policy, if the Insured fails to pay the premiums required to maintain the insurance in effect during the term as set forth in the policy.

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Loan No. 01-603938-0

ADJUSTABLE RATE RIDER (Interest Rate Limits)

THIS ADJUSTABLE RATE RIDER is made this 1st day of May, 1990, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note to LIBERTY FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

2226 North Wayne, Chicago, Illinois 60614
(Property Address)

The Note contains provision allowing for changes in the interest rate every 5 years subject to the limits stated in the Note. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

ADDITIONAL 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 9.000%. Section 4 of the Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest I will pay may change on the first day of July 1, 1990, and on that day every 60th month thereafter. Each date 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 weekly average yield on United States Treasury securities adjusted to a constant maturity of 5 years, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 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 choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Two percentage points (2.00%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one quarter of one percentage point (0.25%). Subject to the limits stated 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 the monthly payment that would be sufficient to repay the unpaid principal balance of my loan I am expected to owe on 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 of my monthly payment.

(D) Limit on Interest Rate Changes

The rate of interest I am required to pay shall never be increased or decreased on any single Change Date by more than one percentage point (+1.00%) & two percentage points (2.00%) (Check only one box) from the rate of interest I have been paying for the preceding 60 months. My interest rate also shall never be greater than 15.00%, or less than 9.00%.

(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 mail or deliver to me a notice of any changes in 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 (if) the title and telephone number of a person who will answer any question I may have regarding the notice.

B. CHARGES; LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

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 this Security Instrument, 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 Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument; provided, that Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this Security Instrument.

If Lender determines that all or any part of the Property is subject to a lien which may attain a priority over this Security Instrument, Lender shall send Borrower notice identifying such lien. Borrower shall satisfy such lien or take one or more of the actions set forth above within ten days of the giving of notice.

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C. NOTICE

Uniform Covenant 14 of the Security Instrument is amended to read as follows:

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class 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 (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

D. UNIFORM SECURITY INSTRUMENT; GOVERNING LAW; SEVERABILITY

Uniform Covenant 15 of the Security Instrument is amended to read as follows:

15. Uniform Security Instrument; Governing Law; Severability. This form of 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 Security Instrument shall be governed by federal law 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, and to this end the provisions of this Security Instrument and the Note are declared to be severable.

E. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein 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 Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable. 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 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 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, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof. Notwithstanding a sale or transfer, Borrower will continue to be obligated under the Note and this Security Instrument unless Lender has released Borrower in writing.

F. LOAN CHARGES

If the loan secured by the 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 permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) 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 making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.

Theodore W. Craig _____ (Seal)
THEODORE CRAIG
-Borrower

La Vaughn A. Craig _____ (Seal)
LA VAUGHN A. CRAIG
-Borrower

_____ (Seal)
-Borrower

(Sign Original Only)

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