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ADJUSTABLE RATE RIDER TO MORTGAGE

This Rider is attached to and made a part of certain Mortgage dated MAY 10, 19 90, made by ***AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, SOLELY AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 1, 1990 AND KNOWN AS TRUST NO. 110720-06, AND NOT PERSONALLY***

to CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO
LOAN NUMBER _____

This Rider made this 10th day of MAY, 19 90 as an addition and modification to the Mortgage wherein

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, SOLELY AS TRUSTEE UNDER TRUST AGREEMENT DATED APRIL 1, 1990 AND KNOWN AS TRUST NO. 110720-06, AND NOT PERSONALLY
is designated as "Mortgagor" and CENTRAL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO is designated as "Mortgagee".

1) Interest for each month shall be added to the unpaid principal balance on the first day of said month at *****ONE***** percent (***)1.00%(***) above Central Federal Savings prime rate. All interest shall be computed using a 30 day month on the basis of a year consisting of 360 days. The Mortgagor hereby acknowledges that the prime rate referred to herein may, at any time during the term of the Note, be greater than the lowest interest rate charged by the Mortgagee to its most creditworthy customers at any such time. Notwithstanding that the Mortgagee may extend credit at interest rates lower than this prime rate to its most creditworthy customers, the Mortgagor agrees that this prime rate shall control the rate of interest to be paid hereunder.

2) While any principal hereunder remains unpaid, if the prime rate is increased or decreased from the present prime rate, which is *****ONE***** percent (***)1.00%(***) per annum, the interest rate payable hereunder shall be increased or decreased by an amount equal to the amount of such change in the prime rate, effective as of the first day of the month beginning on JULY 1, 19 91, and on that day of the month every *****TWELVE***** (***)12(***) months thereafter until the loan is paid in full. Each date on which the interest rate could change is called a "Change Date". The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay in full the principal the Maker is expected to owe on the Change Date in substantially equal payments based upon the remaining amortization period of the loan. The result of this calculation will be the new amount of the monthly payment. The new interest rate will become effective on each Change Date. The Maker will pay the amount of the new monthly payment beginning on each Change Date until the amount of the monthly payment changes again.

3) In the event of any default in payment of any monthly instalment or default in the Mortgage securing the Note, the interest shall accrue on all the unpaid principal and interest at an annual rate of *****TWO AND ONE-HALF***** (***)2.50%(***) above the prime rate until such default is cured.

4) THE ENTIRE UNPAID PRINCIPAL BALANCE AND ANY UNPAID ACCRUED INTEREST THEREON, IF NOT SOONER PAID, SHALL BE DUE AND PAYABLE IN FULL ON MAY 1, 2000.

Nothing contained under this Rider shall be construed to provide for an increase in the length of the term of this Mortgage. Except as changed herein, all provisions of the Mortgage to which this Rider is affixed shall remain in full force and effect.

AMERICAN NATIONAL BANK AND TRUST COMPANY OF CHICAGO, Solely as Trustee as aforesaid and not personally

By: [Signature]
2nd VP

ATTEST: [Signature]

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