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Sharon E. Banks

Page 3

NAME COOK COUNTY
Attorney and Counselor at Law
One Northfield Plaza
Suite 300 SEP 17 AM 11:46
Northfield, IL 60093

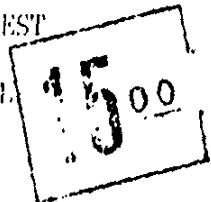
91469927

FOR RECORDED USE ONLY

(The Above Space for Recorder's Use Only)

REAL DESCRIPTION

LOT 22 IN BLOCK 15 IN W. F. KAISER AND COMPANY'S ARCADIA TERRACE, BEING
A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 (EXCEPT THE WEST
33 FEET THEREOF) AND THE SOUTH EAST 1/4 OF THE SOUTH EAST 1/4 OF
SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.



STREET ADDRESS: 5815 North Campbell, Chicago, Illinois

PERMANENT TAX INDEX NUMBER: 13-01-414-016-0000

THE SPACE ABOVE IS NOT PART OF OFFICIAL STATUTORY FORM. IT IS ONLY FOR THE AGENT'S USE IN RECORDING THIS FORM WHEN NECESSARY FOR REAL ESTATE TRANSACTIONS

**Section 3-4 of the Illinois Statutory Short Form
Power of Attorney for Property Law**

Section 3-4. Explanation of powers granted in the statutory short form power of attorney for property. This section defines each category of powers listed in the statutory short form power of attorney for property and the effect of granting powers to an agent. When the title of any of the following categories is retained (not struck out) in a statutory property power form, the effect will be to grant the agent all of the principal's rights, powers and dispositions with respect to the types of property and transactions covered by the retained category, subject to any limitations on the granted powers that appear on the face of the form. The agent will have authority to exercise each granted power for and in the name of the principal with respect to all of the principal's interests in every type of property or transaction covered by the granted power at the time of exercise, whether the principal's interests are direct or indirect, whole or fractional, legal, equitable or contractual, as a joint tenant or tenant in common or held in any other form, but the agent will not have power under any of the statutory categories (a) through (o) to make gifts of the principal's property, to exercise powers to appoint to others or to change any beneficiary whom the principal has designated to take the principal's interests at death under any will, trust, joint tenancy, beneficiary form or contractual arrangement. The agent will be under no duty to exercise granted powers or to assume control of or responsibility for the principal's property or affairs; but when granted powers are exercised, the agent will be required to use due care to act for the benefit of the principal in accordance with the terms of the statutory property power and will be liable for negligent exercise. The agent may act in person or through others reasonably employed by the agent for that purpose and will have authority to sign and deliver all instruments, negotiate and enter into all agreements and do all other acts reasonably necessary to implement the exercise of the powers granted to the agent.

(a) **Real estate transactions.** The agent is authorized to buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect all rent, sale proceeds and earnings from real estate; convey, assign and accept title to real estate, grant easements, create conditions and release rights of homestead with respect to real estate, create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.

(b) **Financial institution transactions.** The agent is authorized to open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability.

(c) **Stock and bond transactions.** The agent is authorized to buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.

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John H. Stott — *1992*

(c) **Arbitrary property powers and third-party rights.** The original is unauthorized to exercise powers or make transfers which would result in successive titles in property and interests in property, except to the extent that the principal limits the generality of this category (d) by striking out one or more of categories (a) through (n) or by specifying

(m) **Borrowing transactions.** The agent is authorized to borrow money, mortgagage or pledge any real estate or tangible personal property as security for such purposes, signs, loans, advances, or other forms of obligation; and, in general, exercise all powers with respect to secured and unsecured borrowing which the principal could exert under the disability.

(ii) **Businesses operations**, The agent is authorized to urge to acquire a continue and conduct any business (which term includes, without limitation, any farming, manufacturing, retailing or other type of business operation) in any form, whether as a proprietorship, joint venture, franchise, partnership, corporation, trust or other legal entity.

(4) **Commodity and option transactions.** The agent is authorized to buy, sell, execute, assign, resell, exchange, settle and exercise commodity futures contracts and option accounts for the principal with any securities or futures broker, and, in general, exercise all powers with respect to commodity futures and options which the principal could call and put options on stocks and other indices traded on a regulated platform exchange and collect the receipt for all proceeds of any such transactions; establish or continue option accounts for the principal with any securities or futures broker, and, in general, exercise all powers with respect to commodity futures and options which the principal could

(i) **Claims and litigation.** The agent is authorized to institute, pursue, settle and dispose of any claim in favor of or against the principal or any property interests of the principal; collect and receive for any claim or settlement proceeds and waive or release all rights of the principal; employ attorneys and others and enter into contracts as necessary in connection with litigation; and, in general, exercise all powers with respect to claims and litigation which the principal could or present and under no disability.

(h) **Social Security**, an amorphous source of benefits. The agent is authorized to: Prepare, sign and file any claim or application for Social Security.

(g) Retirement plan transactions. The agent is authorized to: contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes

(ii) **Inheritance and durability transactions.** The agent is authorized to procure, acquire, continue, renew, terminate or otherwise deal with any type of insurance or annuity contract (which terms include, without limitation, life, accident, health, disability, automobile causality, property or liability insurance), pay premiums to assessmen

(e) **safe deposit box mandates**, the agency is authorized to open, continue and have access to all safe deposit boxes, sign, renew, release or terminate any safe deposit box or surrender any safe deposit box, and, in general, exercise all powers with respect to safe deposit matters which the principal could if present under no disability.

(d) Longjibile personal property transactiions. The agent is authorized to: buy and sell, lease, exchange, collect, possess and take title to all tangible personal property move, store, ship, relocate, maintain, repair, improve, manage, preserve, insure and solekeep tangible personal property, and, in general, exercise all powers with respect to tangible personal property which the principal could if present and under no disability.

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Sharon F. Banks

Attorney and Counselor at Law

One Northfield Plaza

Suite 300 1991 SEP 17 AM 11:46

Northfield, IL 60093

Page 3

91469927

OR RECORDER'S OFFICE ECR NO.

THE ATTORNEY'S FEES ARE AS FOLLOWS:

LEGAL DESCRIPTION

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A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH EAST 1/4 (EXCEPT THE WEST
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Section 3-4 of the Illinois Statutory Short Form Power of Attorney for Property Law

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(a) Real estate transactions. The agent is authorized to: buy, sell, exchange, rent and lease real estate (which term includes, without limitation, real estate subject to a land trust and all beneficial interests in and powers of direction under any land trust); collect oil rents, sale proceeds and earnings from real estate; convey, assign and accept title to real estate; grant easements, create conditions and release rights of homestead with respect to real estate; create land trusts and exercise all powers under land trusts; hold, possess, maintain, repair, improve, subdivide, manage, operate and insure real estate; pay, contest, protest and compromise real estate taxes and assessments; and, in general, exercise all powers with respect to real estate which the principal could if present and under no disability.

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(c) Stock and bond transactions. The agent is authorized to: buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safeguard all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all powers with respect to securities which the principal could if present and under no disability.

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726606; Page 2

SHARON F. BANKS, ONE NORTHFIELD PLAZA, SUITE 300, NORTHFIELD, ILLINOIS 60093

This document was prepared by:

(THE NAME OF THE PERSON WHOSE NAME IS SUBSCRIBED AS PRINCIPAL TO THIS FORM SHOULD BE INSERTED IF THE AGENT WILL HAVE POWER TO CONVEY ANY INTEREST IN REAL ESTATE.)

MY COMMISSION EXPIRES 7/6/77

NOTARY PUBLIC, STATE OF ILLINOIS

SHARON F. BANKS

"OFFICIAL SEAL"

My commission expires 7/3/75

Sharon F. Banks

MARCH 15, 1991

The undersigned, a notary public in and for the above county and state, certifies that:
I am duly informed of the instrument or lease and voluntary act of the principal, (or the uses and purposes herein set forth,) and certify to the correctness of the signature(s) of the agent(s) and driving the instrument whose name is subscribed as principal to the foregoing power of attorney, appended before me in person and acknowledged signing known to me to be the same person whose name is subscribed as principal to the foregoing power of attorney, appended before me in person and acknowledged signing
and defining the instrument or lease and voluntary act of the principal, (or the uses and purposes herein set forth,) and certify to the correctness of the signature(s) of the agent(s))County of COOK
State of ILLINOIS
SS.

(THIS POWER OF ATTORNEY WILL NOT BE EFFECTIVE UNLESS IT IS NOTARIZED, USING THE FORM BELOW.)

(Print Name)

(Signature overline)

(Print Name)

(Signature overline)

(Print Name)

(Signature overline)

Specimen signature of agent (and successors)
I certify that the signatures of my agent (and successors) are correct.

(YOU MAY, BUT ARE NOT REQUIRED TO REQUEST YOUR ATTORNEY, YOU MUST COMPLETE THE CERTIFICATION SIGNATURES BELOW, IF YOU INCLUDE SPECIMEN SIGNATURES IN THIS POWER OF ATTORNEY, YOU MUST APPEND YOUR ATTORNEY'S SIGNATURE TO THE SIGNATURES OF THE AGENTS.)

Signed: *Sharon F. Banks* 3/15/9110. I am fully informed as to all the contents of this form and understand the full import of this grant of powers to my agent.
9. If a guardian of my estate (my property) is to be appointed, I nominate the agent acting under this power of attorney as such guardian, to serve without bond or security.8. If you wish to name your best interests and welfare strike out paragraph 9 if you do not want your agent to act as guardian
if you wish to name your guardian of your estate, in the event a court decides that our court finds that such appointment is not required to do so by law, striking the following paragraph, the court will appoint your agent if the court finds that such appointment7. The person is unable to give proper advice concerning his business affairs, as certified by a licensed physician
for purposes of this power of attorney, a person shall be considered to be incompetent if and while the person is a minor or a disabled person or8. If any agent named by me shall die, become incompetent, resign or refuse to accept the office of agent, I name the following each in order and successively
in the order named) as successor(s) to such agent ANN PREUSS, 5736 WEST KEENEY, MORTON GROVE, ILLINOIS 60053.

If you wish to name successor agents, insert the name(s) of such successors in the following paragraph.

7. () This power of attorney shall terminate on _____
insert a future date or event during your lifetime, such as court determination of your disability, when you will no longer have the capacity to make decisions6. () This power of attorney shall become effective on _____
insert a future date or event during your lifetime, such as court determination of your disability, when you will no longer have the capacity to make decisions5. My agent shall be entitled to reasonable compensation for services rendered as agent under this power of attorney
on the beginning date or duration is made by initiating and completing either (or both) of the following:

THIS POWER OF ATTORNEY MAY BE AMENDED OR REVOKED BY YOU AT ANY TIME AND IN ANY MANNER. ABSENT AMENDMENT OR REVOCATION, THE AUTHORITY GRANTED IN THIS POWER OF ATTORNEY WILL BECOME EFFECTIVE AT THE TIME THIS POWER IS SIGNED AND WILL CONTINUE UNTIL YOUR DEATH UNLESS A LIMITATION

NEXT SENTENCE IF YOU DO NOT WANT YOUR AGENT TO ALSO BE ENTITLED TO REASONABLE COMPENSATION FOR SERVICES AS AGENT.)
YOUR AGENT WILL BE ENTITLED TO REIMBURSEMENT FOR ALL REASONABLE EXPENSES INCURRED IN ACTING UNDER THIS POWER OF ATTORNEY STRIKE OUT THE

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AMERICAN LEGAL FORMS © 1990 Form No. 800
CHICAGO, IL (312) 372-1922

Page 1

Illinois Power of Attorney Act Official Statute Form
I.R.C. Stat. 7-110-2, § 800-2, Effective Jan. 1, 1990

ILLINOIS STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY

(NOTICE: THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY WHICH MAY INCLUDE POWERS TO PLEDGE, SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THIS FORM DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT WILL HAVE TO USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS FORM AND KEEP A RECORD OF RECEIPTS, DISBURSEMENTS AND SIGNIFICANT ACTIONS TAKEN AS AGENT. A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS THE AGENT IS NOT ACTING PROPERLY. YOU MAY NAME SUCCESSOR AGENTS UNDER THIS FORM BUT NOT CO-AGENTS, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THIS POWER IN THE MANNER PROVIDED BELOW. UNTIL YOU REVOKES THIS POWER OR A COURT ACTING ON YOUR BEHALF TERMINATES IT, YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUHOUT YOUR LIFE TIME EVEN AFTER YOU BECOME DISABLED. THE POWERS YOU GIVE YOUR AGENT ARE EXPLAINED MORE FULLY IN SECTION 3-4 OF THE ILLINOIS "STATUTORY SHORT FORM POWER OF ATTORNEY FOR PROPERTY LAW" OF WHICH THIS FORM IS A PART (SEE THE BACK OF THIS FORM). THAT LAW EXPRESSLY PERMITS THE USE OF ANY DIFFERENT FORM OF POWER OF ATTORNEY YOU MAY DESIRE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.)

Power of Attorney made this 15, day of July, 1991

I, AUGUST B. PREUSS, 5815 North Campbell, Chicago, Illinois 60659,

hereby appoint LESLIE A. PREUSS, 5736 West Keeney, Morton Grove, Illinois 60053,

as my attorney-in-fact (my "agent") to act for me and in my name (in any way I could act in person) with respect to the following powers, as defined in Section 3-4 of the "Statutory Short Form Power of Attorney for Property Law" (including all amendments), but subject to any limitations on or additions to the specified powers inserted in paragraph 2 or 3 below:

(YOU MUST STRIKE OUT ANY ONE OR MORE OF THE FOLLOWING CATEGORIES OF POWERS YOU DO NOT WANT YOUR AGENT TO HAVE. FAILURE TO STRIKE THE TITLE OF ANY CATEGORY WILL CAUSE THE POWERS DESCRIBED IN THAT CATEGORY TO BE GRANTED TO THE AGENT. TO STRIKE OUT A CATEGORY YOU MUST DRAW A LINE THROUGH THE TITLE OF THAT CATEGORY.)

- | | | |
|---|--|--|
| (a) Real estate transactions. | (g) Retirement plan transactions. | (l) Business operations |
| (b) Financial institution transactions. | (h) Social Security, employment and military service benefits. | (m) Borrowing transactions |
| (c) Stock and bond transactions. | (i) Tax matters | (n) Estate transactions |
| (d) Tangible personal property transactions | (j) Claims and litigation | (o) All other property powers and transactions |
| (e) Safe deposit box transactions. | (k) Commodity and option transactions | |
| (f) Insurance and annuity transactions. | | |

(LIMITATIONS ON AND ADDITIONS TO THE AGENT'S POWERS MAY BE INCLUDED IN THIS POWER OF ATTORNEY IF THEY ARE SPECIFICALLY DESCRIBED BELOW.)

2. The powers granted above shall not include the following powers or shall be modified or limited in the following particulars (here you may include any specific limitations you deem appropriate, such as a prohibition or conditions on the sale of particular stock or real estate or special rules on borrowing by the agent):

3. In addition to the powers granted above, I grant my agent the following powers (here you may add any other delegable powers including, without limitation power to make gifts, exercise powers of appointment, name or change beneficiaries or joint tenants or revoke or amend any trust specifically referred to below):

(YOUR AGENT WILL HAVE AUTHORITY TO EMPLOY OTHER PERSONS AS NECESSARY TO ENABLE THE AGENT TO PROPERLY EXERCISE THE POWERS GRANTED IN THE FORM, BUT YOUR AGENT WILL HAVE TO MAKE ALL DISCRETIONARY DECISIONS. IF YOU WANT TO GIVE YOUR AGENT THE RIGHT TO DELEGATE DISCRETIONARY DECISION-MAKING POWERS TO OTHERS, YOU SHOULD KEEP THE NEXT SENTENCE, OTHERWISE IT SHOULD BE STRUCK OUT)

4. My agent shall have the right by written instrument to delegate any or all of the foregoing powers involving discretionary decision-making to any person or persons whom my agent may select, but such delegation may be amended or revoked by any agent (including any successor) named by me who is acting under this power of attorney at the time of reference.

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1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 23RD day of AUGUST , 1991 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

5815 NORTH CAMPBELL, CHICAGO, ILLINOIS 60659

(Property Address)

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument, building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings 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 the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if no Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property".

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

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If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender's or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument. (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received, and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

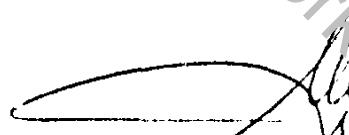
If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

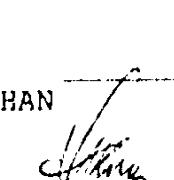
I. **CROSS-DEFAULT PROVISION.** Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.



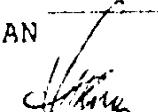
KEN CHAN

(Seal)
-Borrower

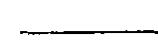


YUET LEN CHAN

(Seal)
-Borrower



(Seal)
-Borrower



(Seal)
-Borrower