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60016

91133195

RECORD AND RETURN TO: THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS 2454 DEMPSTER DES PLAINES, ILLINOIS 60016 ATTENTION: NANCY GIUSTINO (Space Above this Line for Recording Data).

#### MORTGAGE

282418-3

THIS MORTGAGE ("Security Instrument") is given on MARCH 25 The mortgagor is STANDARD BANK AND TRUST COMPANY AS TRUSTEE UNDER , 1991

s 17.00

TRUST AGREEMENT DATED JANUARY 12, 1988 AND KNOWN AS TRUST NUMBER 9585

("Borrower"). This Security Instrument is given to THE TALMAN HOME FEDERAL SAVINGS AND LOAN ASSOCIATION OF ILLINOIS
UNITED STATES OF AMERICA, and whose address is which is organized and existing under the laws of 4242 NORTH HARLEM NORRIDGE, ILLUMIS 60634 ("Lander").

Borrower owes Lender the natinglyal sum of

ONE HUNDRED THIRTEN THOUSAND AND NO/100

113,000,00 Dollars (U.S. \$ ). 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 APRIL 1, 2021 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renews, 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 equenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following destribed property located in COOK

County, Illinois: THE NORTH 30 FEET OF LOT 16 IF BLOCK 7 IN RHODES AND CLARKE'S SUBDIVISION OF 76.65 ACRES IN CECTIONS 26 AND 27, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 28, 1873 AS DOCUMENT 111664 IN COOK COUNTY, ILLINOIS.

TO ATHIOU ACOU

MH: 40 1991 MAR 28

12-27-418-001-0000

which has the address of 2537 RHODES

(Street)

RIVER GROVE (GIIY)

Illinois

60171 (Zin Code)

("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 I is turnent. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully selsed 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.

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.

ILLINOIS-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Borrower(s) initials: Page 1 of 4 MD-264 Rev. 10/80 14684

Form 3014 12/83 Amended 5/87

**DPS 420** 

### **UNOFFICIAL COPY**

28241873

2: FUNDS for TAXES and INSURANCE. Subject to applicable law or to a written waiver by Lender, Sorrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum, (Funds4 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." I ander may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shell 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. A charge assessed by Lender in connection with Borrower's entering into this Security Instrument to pay the cost of an independent tex reporting service shall not be a charge for the purposes of the preceding sentence. 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 enfusite counting 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 piedged 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 excrow items, shall exceed the amount required to pay the excrow 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 excrow 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. Whiter paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sum 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.

application as a gradit agains the sums secured by this Security Instrument.

3. APPLICATION of PAYMENTS. Unless applicable law provides otherwise, all payments received by Lendul 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 pry 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 obligation in the manner provised in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Corrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these pryments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which not priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligations secured by the tion in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lie 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 fine 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 close of the actions set forth above within 10 days of the giving of notice.

B. HAZARD:INBURANCE. 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 amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lander'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, Sorrower thalf promptly give the Lender all receipts of paid premiums and renewal notices.' in the event of loss, Sorrower shall give p ompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Sorrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property demaged, if the restoration or repair is economically feasible and Lender's security 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 poid to Borrower. If Borrower abandons the Property, or does not answer within 20 days a notice from Lender that the insurance 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 18 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 marge 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 protest 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 Lander may take action under this paragraph 7, Lender does not have to do so.

Borrower(s) Initials: Coo

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SHALL SPECIFY: (A) THE DEFAULT; (B) THE ACTION REQUIRED TO CURE THE DEFAULT; (C) A DATE, NOT LESS THAN 30 DAYS FROM THE DATE THE NOTICE IS GIVEN TO BORROWER, BY WHICH THE DEFAULT MUST BE CURED; AND (D) THAT FAILURE TO CURE THE DEFAULT ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE MAY RESULT IN ACCELERATION OF THE SUMS SECURED BY THIS SECURITY INSTRUMENT, FORECLOSURE BY JUDICIAL PROCEEDING AND SALE OF THE PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSIPT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE OF BORROWER TO ACCELERATION AND FORECLOSURE. IF THE DEFAULT IS NOT CURED ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE, LENDER AT ITS OPTION MAY REQUIRE IMMEDIATE PAYMENT IN FULL OF ALL SUMS SECURED BY THIS SECURITY INSTRUMENT WITHOUT FURTHER DEMAND AND MAY FORECLOSE THIS SECURITY INSTRUMENT BY JUDICIAL PROCEEDING. LEADER SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCURRED IN PURSUING THE REMEDIES PROVIDED IN THIS PARAGRAPA 29, INCLUDING, BUT NOT LIMITED TO, REASONABLE ATTORNEYS' FEES AND COSTS OF

ever, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

enforcement of this Security Instrument discontinued at any time prior to the earlier of : (a) B days for such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred.

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 judicially appointed receiver), shall be entitled to entoguous, take possession of and manage the Property and to collect the rents of the Property Including those past due. Any rents collected by Lender, or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' feat and then to the sums secured by this Security Instrument.

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.

22. WAIVER of HOMESTEAD. Borrower walves at just of homestead exemption in the Property.

Condominium Rider

23. RIDERS to 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 the covenants and agreements of this Security (natrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

Graduated Payment Rider	Planned Unit D	Bevalopment Ride
Other(s) (specify)	ey man e ny ge	e englyphur angreg 1979a <b>tha</b> - Daggetts
BY SIGNING BELOW, Borrower acon any rider(s) executed by Borrower s	cepts and agrees to the t	terms and covenants contained in this Security Instrument and
STANDARD BANK AND TRUS	(Seal)	By: LINDAM. KRAJEWSKI AS 1 Fruit GEHAGE.

TRUSTEE UNDER TRUST AGREEMENT DAMED (Seal) 1988 AND KNOWN AS TRUST JAMES J. JANUARY 12, NUMBER 9585 (Space Below this Line for Acknowledges

State of Illinois, County a Notary Public in and Trust Officer and for said county and state, do hereby certify that LINDA M. JAMES J. MARTIN, JR., Trust Officer LINDA M. KRAJEWSKI,

personally known to me to be the same Person(s) whose name(s). ARE subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that INVINA LINY signed and delivered the said instrument as .... A their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this	25th day of MARCIL	, 1991
and the second of the second o		

My Commission Expires:

18. BORROWER'S RIGHT

19. ACCELERATION; REMEDIES.

Adjustable Rate Rider

COOK

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TITLE EVIDENCE.

Page 4 of 4

**DPS 423** 

Any amounts disbursed by order and harder appear to other forms of payment, these errounts shall be

Any amounts disbursed by tender this persprace 7 than 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.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8: INSPECTION: Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

8. CONDEMNATION: The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured 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 amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle polisim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is entire ized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and sorrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date or the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. BORROWER NOT FOR SED; FORBEARANCE BY LENDER NOT a WAIVER. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's two scores in interest. Any forbearance by Lender in exercising any right or ramedy shall not be a waiver of or preclude the exercise of any right or ramedy.

11. SUCCESSORS and ASSIGNS BOUND; JOIN T and SEVERAL LIABILITY; CO-signers. The covenants and agreements of this Security instrument shall bind and bound; the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property upper the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrumer (c) and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

charges, and that law is finelly interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any runs loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sum a ready 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. If a refund reduce a principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13: LEGISLATION: AFFECTING LENDER'S RIGHTS. If ensement or expiration of applicable laws has the effect of rendering any provision of the Note or this Security instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any consider permitted by paragraph 18. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14: NOTICES. Any notice to Borrower provided for in this Security Instrument shall be liven by delivering it or by mailing if by first class mail unless applicable law requires use of another method. The notice of its directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Porcower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. GOVERNING LAW; 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 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. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. BORROWER'S COPY. Borrower shall be given one conformed copy of the Nate and of this Security Instrument,

17. TRANSFER of the PROPERTY or a BENEFICIAL INTEREST in SORROWER. If all or any part of the Property or any interest in it 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 its option, require immediate payment in full of all sums secured by this Security Instrument. 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 this option, Lander shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pey all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any ramedies permitted by this Security Instrument without further notice or demand on Borrower.

# 91133195

## UNOFFICIAL COPY 282418-3

### 1-4 FAMILY RIDER Assignment of Rents

This 1-4 FAMILY RIDER is made this 25TH day of MARCH ,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:

2537 RHODES, RIVER GROVE, ILLINOIS 60171
(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. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its cooling 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.
- B. SUBORDINATE Lie'vs: Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security instrument to be perfected of the Property without Lender's prior written permission.
- C. RENT LOSS INSURANCE. Forrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
  - D. "BORROWER'S RIGHT TO REINS (A) E" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LEASES. Upon Lendar's equest, 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 Lendar's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease if the Security instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrower unconditionally equipms and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tonant of the Property to pay the rents to Lender or Lender's agents. Advever, prior to Lender's Notice to Borrower of Borrower's breach of any governant or agreement in the Security Instrument, Corrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrowers. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Torrower shall be held by Borrower as trustee for banefit 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; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's written demand to the tenant.

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

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so ut any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or reinidy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security instrument is prid in full.

G. 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.

	STANDARD BANK AND TRUST COMPANY	(Seal) -Borrower
	AS TRUSTEE UNDER TRUST AGREEMENT D JANUARY 12, 1988 AND KNOWN AS TRUS	ATED (Seal)
12-27-418-001-0000	NUMBER 9585 LINDA MARKAJEWSKI ASSI Trust Orncer	-Borrower
RECORD AND RETURN TO: THE TALMAN HOME FEDERAL SAV	INGS AND ALLEST! TOURS I Waster	(Seal) -Borrower
LOAN ASSOCIATION OF ILLINOI 2454 DEMPSTER DES PLAINES. ILLINOIS 6001	s JAMES J. MARTIN, JR., Trust Officer (	(Seai) -Borrower

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THIS MORTUAGE is executed by Standard Park and Trust Company, not individually, but as Trustee under its Trust Number Standard In the exercise of the power and authority conferred upon and vested in it as such trustee (a.a.) shaded limber limber the intermediate the instruments. And it is understood and agreed that nothing berein or in a.d.) Note confedend shall be construed, and it is understood and agreed that nothing berein or in a.d.) Note confedend shall be construed as creating any Habity on Standard limbs and Trust Company, bulk binding, to pay the said principal note of any indebtechoses accuring herounder, or to perfore any Jovennais, either express or implied, herein continued, all such limbility, if any being expressly whice to the theorem, and that so far as Standard limb and Trust Company, bulk binding as x) by or accurity herounder, and that so far as Standard limb and Trust Company, bulk binding in x x) by or accurity herounder, and that so far as Standard limb and Trust Company, bulk before the contents and the content and