UNOFFICIAL COPYS 0

RECORD AND RETURN TO: CITIBANK, FEDERAL SAVINGS BANK **BOX 165**

MORTGAGE -

THIS MORTGAGE ("Security Instrument") is given on MARCH 15 1991
The mortgagor is JULIE RADEMAKER, UNBARKTERY PROVINCIAL VERY SERVICE AND RANDALL RADEMAKER, BACHELOR *MARRIED TO JAMES G. CROWELL OM-

.

"Borrower"). This Sourity Instrument is given to CITIBANK, PEDERAL SAVINGS BANK

which is organized and existing under the laws of

UNITED STATES OF AMERICA and whose address is 1 SOUTH DEARBORN

CHICAGO, ILLINOIS 60603 Borrower owes Lender the principal sum of TWO HUNDRED SIXTY THOUSAND ("Lender").

AND NO/100

COOK

260,000.00 1. This debt is evidenced by Borrower's note dated the same date as this Dollars RJ.S. S Security Instrument ("Note"), which covides for monthly payments, with the full debt, if not paid earlier, due and payable on APRIL 1, 2006. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewar extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the society of this Security Instrument; and fcl 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 describe a property located in

Conty, Illinois: LOT THREE (3) IN MCNALLY'S SUBDIVISION OF LOTS NINETEEN (19), TWENTY (20) AND TWENTY ONE (21) AN ARMSTRONG'S SUBDIVISION OF THE NORTH THREE (3) ACRES AND OF LOTS SIXTEEN (16) AND SEVENTEEN (17) IN LONERGAN'S SUBDIVISION OF THE SOUTH TWO (2) ACRES OF BLOCK THIRTY NINE (39) IN THE CANAL TRUSTERS SUBDIVISION OF PARTS OF SECTION THIRTY THREE (33) TOWNSHIP PORTY (40) NORTH, RANGE FOURTEEN (14) EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

-91-166250

DEFT-01 RECORDING \$16.6 1#2222 TRAN 8205, 04/12/91 07,06:00 \$16.00 COOK: COUNTY- RECORDER

14-33-401-032

which has the address of 1930 NORTH LINCOLN (Street) - No. 50 Hours got at

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60614 1710 Cope) ['Property Address'];

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all rassments, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all faiures 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." The factor and a factor of the con-

BORROWER COVENANTS that Borrower is lawfully seised 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 fimited. variations by jurisdiction to constitute a uniform security instrument covering real property. e avag art volum sens sinnah en evergrott sitterfer ve**r**

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

Borrowerls) Initials: JK 882 NO-264 Pev. 10/89 14664

Form 3014 12/83 DPS 420

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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 fincluding 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 tax 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 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, lither promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds led 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 frui of ail sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. White paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sile 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 obligation 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. Porrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes thes it phyments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which of poriority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligations secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lie in 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 note 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 amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject or 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 the 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 estoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security's 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 pule to Borrower. If Borrower abandons the Property, or does not enswer within 30 days a notice from Lender that the line ance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the process 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 acquisiton 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.

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010048608 natideb of corrower secured by this this paragraph 7 shill become Any amounts disbursed 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.

9. 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.

to 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 A claim for damages, Borrower fails to respond to Londer within 30 days after the date the notice is given, Lender is ashe rized 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 Bo rower 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 such payments.

10. BORROWER NOT CASED; 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 oprivate to release the liability of the original Borrower or Borrower's successors in Interest. Lender shall not be required to extinence proceedings against any successor in interest or refuse to extend time for observation of otherwise modify amortisal of the sums secured by this Security linstrument by reason of any demand made by the original Borrower or Borrower's swis assors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. SUCCESSORS and ASSIGNS BOUND; JOHIT and SEVERAL LIABILITY; CO-signers. The covenants and agreements of this Security Instrument shall bind and benefit 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 flote (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property useer the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrumer a and fel 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 Hole without that Borrower's consent.

12. LOAN CHARGES. If the loan secured by this Security in trument is subject to a law which sets maxim charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the toan exceed the permitted limits, them (a) any socialoan 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 Jake this reland by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduc s or neipal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. LEGISLATION AFFECTING LENDER'S RIGHTS. If enactment 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 remedies permitted by paragraph 19. 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 given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice of a be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Langue shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Purcewer. 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 Note and of this Security Instrument.... 17. TRANSFER of the PROPERTY or a BENEFICIAL INTEREST in BORROWER. If all or any part of the Property or any interest in it is sold or transferred for 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. in in the suffer this care

If Lender exercises this option, Lender 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 pay 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 remedies permitted by this Security Instrument without further notice or demand on Borrower.

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18. BORROWER'S RIGHT to R III LIATE. If Borr over meets certain conditions	
enforcement of this Security Instrument discontinued at any time prior to the earlier of as applicable law may specify for reinstatement) before sale of the Property pursuan	
this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument.	-
(a) pays Lender all sums which then would be due under this Security Instrument	
occurred; (b) cures any default of any other covenants or agreements; (c) pays all e	•
Security Instrument, including, but not limited to, reasonable attorneys' fees; and ke reasonably require to assure that the lien of this Security Instrument, Lender's right	
obligation to pay the sums secured by this Security Instrument shall continue unchange	
this Security Instrument and the obligations secured hereby shall remain fully effective	as if no acceleration had occurred.
However, this right to reinstate shall not apply in the case of acceleration under paragra	
19. ACCELERATION; REMEDIES LENDER SHALL GIVE NOTICE TO BORE	
FOLLOWING BORROWER'S BREACH OF ANY COVENANT OR AGREEMENT IN THIS SECU	
TO ACCELERATION UNDER PARAGRAPHS 13 AND 17 UNLESS APPLICABLE LAW PRO	
SKALL SPECIFY: (A) THE DEFAULT; (B) THE ACTION REQUIRED TO CURE THE DEFAUL	•
DAYS FROM THE DATE THE NOTICE IS GIVEN TO BORROWER, BY WHICH THE DEFAULT FAILURE TO CURE THE DEFAULT ON OR BEFORE THE DATE SPECIFIED IN THE NOTICE I	
THE SUMS SECURED BY THIS SECURITY INSTRUMENT, FORECLOSURE BY JUDICIAL	
PROPERTY. THE NOTICE SHALL FURTHER INFORM BORROWER OF THE RIGHT TO REIN	
THE RIGHT TO AS SER 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	
SPECIFIED IN THE NOTICE, LENDER AT ITS OPTION MAY REQUIRE IMMEDIATE PAYMENT BY THIS SECURITY IN THE MENT WITHOUT FURTHER DEMAND AND MAY FORECLOSI	
JUDICIAL PROCEEDING. LEP OFR SHALL BE ENTITLED TO COLLECT ALL EXPENSES INCI	
PROVIDED IN THIS PARAGRIP." 19, INCLUDING, BUT NOT LIMITED TO, REASONABLE	
TITLE EVIDENCE.	
20. LENDER in POSSESSION. [1] pon acceleration under paragraph 19 or abandonme	
prior to the expiration of any period of redemption following judicial sale, Lender (if appointed receiver), shall be entitled to en evapon, take possession of and manage the	·
the Property including those past due. Ary rents collected by Lender or the receiver s	
the costs of management of the Property and colliction of rents, including, but not limit	
receiver's bonds and reasonable afformeys' fees and then to the sums secured by this Se	-
21. RELEASE Upon payment of all sums secured by this Security Instrument,	Lender shall release this Security
Instrument without charge to Borrower. Borrower shall pry any recordation costs. 22. WAIVER OF HOMESTEAD. Borrower waives all. Int of homestead exemption in	the Property.
23. RIDERS to this SECURITY INSTRUMENT. If one or more riders are executed to	
with this Security Instrument, the covenants and agreemen's of each such rider shall be	incorporated into and shall amend
and supplement the covenants and agreements of this Security instrument as if the ri	derist were a part of this Security
	•
Instrument. (Check applicable box(es))	•
	1-4 Family Rider
Adjustable Rate Rider Condominium Rider	
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Graduated Payment Rider Graduated Payment Rider Otherts) (specify) SEE RIDERS ATTACHED HERETO AND MADE A PART HERE BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contain in any rider(s) executed by Borrower and recorded with it. Seall JULIE RADEMAKER Borrower FECUND BY JAMES G. CRUSELL* THIS DOCUMENT IS Berrower EXECUTED BY JAMES G. CRUSELL NOThere before his time for according point. AS MORTGACOR BUT SOLEY FOR THE PURPOSE OF EXPRESSLY WAIVING HOLD State of Illinois, COOK County SS: I, LIE LINDERS SHOW NEW PARTIED TO JAME RANDALL RADEMAKER * NOWARRED STATES WAS WHOSE RESENVERS. RANDALL RADEMAKER, BACHELOR *MARRIED TO JAME for egoing instrument, appeared before me this day in person, and acknowle signed and delivered the said instrument as THEIR free and vol	EDF. Seally AND Security Provided in and Prov
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1-4 FAMILY RIDER

(Assignment of Rents)

010048608

THIS 1-4 FAMILY RIDER is made this 15TH day of MARCH, 1991, and is incorporated	d into	
and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security In	ısıru-	
ment") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to CITIBANK, FEDERAL SAVINGS BANK	(the	
"Lender") of the same date and covering the property described in the Security Instrument and located at: 1930 NORTH LINCOLN, CHICAGO, ILLINOIS 60614		
(PROPERTY ADDRESS)		

I-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 zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all lay 2 ordinances, regulations and requirements of any governmental body applicable to the Property.

B. SUBORD'NATE 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.

C. RENT LOSS INSTRANCE. Borrower 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 REINSTATE" DELETED. Uniform Covenant 18 is deleted.

E. ASSIGNMENT OF LEASI'S 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 E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

F. ASSIGNMENT OF RENTS. Borrower (inc) r ditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or inder's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender, or Lender's agents. However, prior to Lender's Notice to Borrower of Borrower's breach of any covenant or agreen tent in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the rentfit of Lender and Borrower. 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 reads received by Borrower shall be held by Borrower as trustee for 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; and (iii) er ch tenant of the Property shall pay ail rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and 'as a ot and 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 maintar, the Property before or after giving notice of breach to Borrower. However, Lender er a judicially appointed receiver my do so at any time there is a breach. 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 the debt secured by the Security Instrument is paid in full.

G. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note c. at reement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke uny 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.

JULIE RADEMAKER

__ (Scal)

22222

_ (Scal)

Form 3170 10/65

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