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THIS INSTRUMENT WAS PREPARED BY Edward A. Watuga, Attarnay at Law 2121 Manhaim Road hoster, Minois 80154-6521

MAIL TO: FIRST FENERAL SAVINGS & LOAM Association of Wastenesia 2121 S. MANNHEIM RO. WESTCHESTER, IL 60154-4991

- [Space Above This Line For Recording Data]

Loan No. 10462-14 ban

MORTGAGE

\$ 16.00

THIS MORIGAGE ("Security Instrument") is given on June 25,

19 91 The morty 30 ris Carolyn J. Yocoz, A Single Person, Never Married - - -
["Borrower"] This Security Instrument is given to

["Borrower"] This Security Instrument is given to

["Borrower"] This Security Instrument is given to

["Borrower"] The United States of America and whose address is

["Londor"] The United States of America and whose address is

["Londor"] June 25, 2121 South Mannheim (...od - Westchaster, Illinois 601.53 Borrower owes Lender the principal sum of One Hundred Twenty Five Thousand and 00/100 - - - Dollars (U.S. 125,000.00). 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 September 7, 2010 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 vereby mortgage, grant and convey to Lender the following described property

Lot 27 (except the South 8 Feet thereof) and the South 17 Feet of Lot 28 in Block 13 in Hadraba and Manda's Subdivision, Unit Number 2, being a Subdivision of the North 1/2 of the North West 1/4 of the South East 1/4 also part of the South 1/2 of the North East 1/4 of Section 19, Township 39 North, Range 12, Options of the contract of the East of the Third Principal Meridian, in Cook County, Illinois.

15-29-225-041 Permanent Index No.

which has the address of	2629 Mayfair Avenue	Westchester
	[Street]	(Cay)
	("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 bereafter 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 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 limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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This instrument was prepared by			
MONTH WILLIAM EXPINE MAN MONTH IN COMMISSION EXPINES 8/2/913 T.CA. L. C.			
MOTARY PUBLIC STATE OF ILLINOIS &			
- OFFICIAL SEAL .			
16 4			
(he, she, they)			
nave executed same, and acknowledged said instrument to be			
1			
COUNTY OF			
STATE OF ILLINOIS			
Or Coop Co			
[Space Below Th's Line For Acknowledgment]			
(lso2)			
EGEOTAL TOCOM			
(Seal)			
BY SIGNING BELOW, Burrywer accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.			
🔀 Other(s) [sbecify] BI-Weekly Payment Rider			
Graduated Parment Rider			
Instrument. [Chec.a. pplicable box(es)] Adjustack Page Rider Condominium Rider Adjustack Page Rider			
22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property. 23. Ridors 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 Instrument as if the rider(s) were a part of this Security Instrument as if the rider(s) were a part of this Security			
breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unices applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not lees than 30 days from the date the notice is given to Borrower, by which the default must be curred; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums are distincted to curre the default on or before the date specified in the notice shall further existence of a default or any other defense of Borrower to acceleration and toeclosure. If the default is not curred on or before the date specified in the right to reinstate after acceleration and toeclosure. If the default is not curred on or before the date specified in the right to retarder as its option may require immediate payment in full of all sums secured by the date specified in the right to retarder as its option may require immediate payment in full of all sums secured by the date specified in the responsible attorneys' fees and costs of inle evidence. 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time by including. 21. Lender in Possession. Upon acceleration to following judicial sale, Lender (in person by agent or by judicially the remained receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the receiver shall be applied first to payment of the tents of management of the Property and collection of enter, including, but not limited to, receiver's fees, premiums one costs of management of the Property and collection of enter, including, but not limited to, receiver's fees, premiums one costs of management of the Property and collection of enter, including, but not limited to the payment of the summer accured by this Security Instrument. 21. Release, Upon payment of all sums secured by this Secur			
MON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as following Borrower's			

UNOFFICIAL ÇOPY. 6

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 term inates 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.

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 of settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the rotice is given, Lender is all horized 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 Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date firshe monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrowe: No Released; 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 or erate 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 an ortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrowe's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the contribution of any right or remedy.

11. Successors and Assigns Bound: Joint 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 previsions 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 under the terms of this Security Instrument: (b) is not personally obligated to pay the sums secured by this Security Instrument; and (congress 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.

12. Loan Charges. If the loan secured by this Society 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 the permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such loan charges shall be reduced by the amount necessary to reduce the charges to reduce the permitted limit; and (b) any such loan charges shall be reduced by the amount necessary to reduce the charges to reduce the permitted limits.

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

permitted by p

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 pixtice shall be 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 Borrower. 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 around 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 (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, 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.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or 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. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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

fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance.

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 sequires fee title to the Property, the leasehold and

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

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

when the notice is given. offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the ploches to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The solution will begin applied to the sums secured by this Security Instrument, whether or not then due, with say excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender (1) the insurance carrier has restoration or repair is not economically seasible or Lender's security would be lessen d, the insurance proceeds shall be of the Property damaged, if the restoration or repair is economically feasible and Lengtr's security is not bessened if the

Linies Lender. Lender and Borrower otherwise agree in writing, insurance proceeds thall be applied to restoration or repair Lender shall have the right to hold the policies and renewals. If Lender (equi) es, Borrower shall prompily give to Lender

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unceasonably withheld.

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 arrownt subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrown subject to Lender's approval which shall not be approvally with the insurance carrier providing the insurance shall be chosen by Borrow, subject to Lender's approval which shall not be Hazard Insurance. Borrower shall keep the in apri vements now existing or hereafter erected on the Property.

of the giving of notice. the Property is subject to a lien which may attain prichity over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the liet of take one or more of the actions set forth above within 10 days agreement satisfactory to Lender subordinating the less of this Security Instrument. If Lender determines that any part of prevent the enforcement of the tien or forfeiture, of any part of the Property, or (c) secures from the holder of the lien an Borrowers for inspection of 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; opinion operate to another of the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender; opinion operate to another of the lien by, or defends against enforcement of the lien in the legal proceedings which in the Lender; of the lien and the lien

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

Note; third, to amounts pays of a under paragraph 2; fourth, to interest due; and last, to principal due.

any Funds held by Lender I an abing secured by the Property of its acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquirition by Lender, any Funds held by Lender shall apply, no later application as a cr. di' against the sums secured by this Security Instrument.

3. Application is a cr. di' against the sums secured by this Security Instrument.

Baragraphs i and Sayall's applied: first, to late charges due under the Mote; second, to prepayment charges due under the baragraphs i and 2 stail's applied: first, to late charges due under the Mote; second, to prepayment charges due under the baragraphs is and 2 stail's applied: first, to late charges due under the Mote; second, to prepayment charges due under the birst to principal due.

amount necessary to make up the deficiency in one or more payments as required by Lender.

Upon ayment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any 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

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument.

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 requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law 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 state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future escrow items. one-twelfth of: (a) yearly taxes and assessments which may attain pricrity 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 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

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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

UNOFFICIAL COPY BI-WEEKLY PAYMENT RIDER (For Security Instrument)

THIS RUWFERLY PAYMENT RIDER is made this 25th day of June 19.91	
THIS BI-WEEKLY PAYMENT RIDER is made this 25th day of June 19.91 corporated into and shall be deemed to amend and supplement the Mortgage. Deed of Trust or Security Deed (the	and is in-
Instrument": of the same date given by the undersigned (the "Borrower") to secure Borrower's	-
SIDEST CONTROL CAMBRICO AND LOCAL ACCORDATION OF INCCTOMPSTED	
FIRST FEDERAL SAVINES AND LOAN ASSOCIATION OF WESTCHESTER (the "Lender") of the same date and covering the property described in the Security Instrument and to	caled at:
2629 Mayfair Avenue Westchester, III. 60154-5007	
(Property Address)	
ADDITIONAL COVENANTS, In addition to the covenants and agreements made in the Security Instrument, Born	ower and
Lender further covenant and agree as follows:	
A. Funds for Taxes and Insurance	
Uniform Covenant 2 of the Security Agreement is amended to read as follows:	
Funds for Taxes and Insurance. Subject to the applicable law or to a written waiver by Lender, 8s rower shall pay to the double sound to the Motor waiting for the first state of the fi	
on the day bi-weekly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-two of; (a) yearly taxes and assessments which may attain priority over this Security Agreement; (b) yearly leasehold of	
or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance p	
if any. These items are called "escrow items". Lender may estimate the Funds due on the basis of current data and re	asonable
estimates of future escipic items.	10,51010
The Funds shall be held if an institution the deposits or accounts of which are insured or guaranteed by a Federa agency (including Lender (L)) ander is such an institution). Lender shall apply the Funds to pay the escrow items. Let	
not charge for holding and at oning the Funds, analyzing the account or verifying the escrow items, unless Lender (
rower interest on the Funds and ar Nicable law permits Lender to make such a charge. Borrower and Lender may	-
writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower	
charge, an annual accounting of the Funds chowing credits and debits to the Funds and the purpose for which earliers and debits to the funds and the purpose for which earliers are the funds and the purpose for which earliers are the funds and the purpose for which earliers are the funds and the purpose for which earliers are the funds and the purpose for which earliers are the funds and the purpose for which earliers are the funds and the purpose for which earliers are the funds and the purpose for which earliers are the funds are the funds.	
to the Funds was made. The Funds are p'edged as additional security for the sums secured by this Security Inst	
If the amount of the Funds held by Lender, logs ther with the future bi-weakly payments of Funds payable prior to	
dates of the escrow items, shall exceed the almount required to pay the escrow items when due, the excess shall be rower's option, either promptly repaid to Borrower or crecited to Borrower on bi-weekly payments of Funds. If the	
of Funds held by Lender is not sufficient to pay the ercrow items when due. Borrower shall pay to Lender any amount n	
to make up the deficiency in one or more payments at required by Lender.	
Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower are	
held by Lender, if under Paragraph 19 the property is sold or acquired by Lender, Lender shall apply, no later than immediate to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as	
against the sums secured by this Security Instrument.	
B) PAYMENT OF PRINCIPAL AND INTEREST; PREPAYMENT (NO LATE CHARGES	
3. PAYMENTS	
A) Time and Place of Payments	
I will pay principal and interest by making payments every two (2 weeks "Ci-Weekly"). I will make my bi-weekly payments beginning July 9, 13,91 1 will make these payments.	
I will make my bi-weekly payments beginning July 9,	
	010
I still owe amounts under this Hote, I will pay those amounts in full on that date, vinvin is called the "maturity d	ate".
I will make my bi-weekly payments at First Federal Savings and Loan Association of Westche	ester
or at a different place if required by the Note Holder. 2121 So. Mannheim Road Westchester, Il. 60	3154
B) Amount of Bi-Weekly Payments	
My bi-weekly payment will be in the amount of U.S. \$	
4. BORROWER'S RIGHT TO PREPAY	
I have the right to make payments of principal at any time before they are due. A payment of principal only is king the payment of principal only is king the payment. I make a prepayment, I will tell the Note Holder in writing that I am doing so.	nown as
a "prepayment". When I make a prepayment, I will tell the Hote Holder in writing that I all boding so. I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder wil	l use all
of my prepayments to reduce the amount of the principal that I care under this Note if I make a partial prepayment	at there
will be no changes in the due date or in the amount of my bi-weekly payment unless the Note Holder agrees in w	riting to
those changes.	
8. BORROWER'S FAILURE TO PAY AS REQUIRED	131 131
A) Late Charge for Overdue Payments If the Note Holder has not received the full amount of any bi-weekly payment by the end of 15 calendar days a	
the Note Holder has not received the roll amount of any bi-weekly payment by the and of 12 calendar days a date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5 % of my overdue by	weekly
payment of principal and interest. I will pay this late charge promptly, but only once on each late payment.	ر م
B) Default	•
If I do not pay the full amount of my bi-weekly payment on the date it is due, I will be in default.	
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained and is Bi-Weekly Paymer	it Rider.
(.1/19)	
Carolyn J. Yocom	(Seal)
/ ·//	orrower _ (Seal)
-8	Citomet (2001)
	(Coot)

-Borrower