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92416408
Northwestern SL
2300 N. Western Ave.
Chicago 60647

114028927

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **MAY 29TH, 1992**
The mortgagor is **PETER LUKIC AND BARBARA L. LUKIC, HIS WIFE**

NORTHWESTERN SAVINGS AND LOAN ASSOCIATION ("Borrower"). This Security Instrument is given to
which is organized and existing under the laws of **THE STATE OF ILLINOIS** and whose address is

2300 N. WESTERN AVE CHICAGO, ILLINOIS 60647 ("Lender"). Borrower owes Lender the principal sum of
SIXTY-FIVE THOUSAND DOLLARS ----- AND NO/100

Dollars (U.S. \$ **65,000.00**). 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
JUNE 1ST, 2022. This Security Instrument secures to Lender: (a) the repayment of the debt
evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (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 hereby
mortgage, grant and convey to Lender the following described property located in

COOK

County, Illinois:

**LOT 25 IN BLOCK 7 IN BELMONT GARDENS, A SUBDIVISION OF PART
OF THE NORTHEAST 1/4 OF SECTION 27, TOWNSHIP 40 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.**

92416408

DEPT 01 REC'D 06/02/92 \$31.50
TREASURER 06/04/92 11/22 10.43:00
#1900 # 00-07-416408
COOK COUNTY REC'D REC'D

P.T.N. #13-27-214-004

which has the address of **4175 W. NELSON** **CITY/CITY**
(Street)

Illinois **60641** **(Property Address):**
(Zip Code)

ILLINOIS Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 3070 (9012)

Form 3014-9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc. ■
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Form 1014 9/90 (page 2 of 6 pages)

flooding or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the property insured against loss by fire, hazards included within the term "extinctible coverage" and any other hazards, including one or more of the actions set forth above within 10 days of the giving of notice.

5. **Flooded or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the one of more of the actions set forth above within 10 days of the giving of notice.

over this Security instrument, Lender may give Borrower a notice identifying the lien, Borrower shall satisfy the lien or take to this Security instrument, if Lender determines that any part of the property is subject to a lien which may affect the enjoyment of the lien, or (c) secures from the holder of the lien an agreement satisfactory to Lender to subdivide the lien hereby, or deems against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the writing to the payment of the obligation secured by the lien in a manner acceptable to Lender (b) contains in good faith the following to the Borrower shall promptly discharge any lien which has priority over this Security instrument unless otherwise:

(a) agrees to the payment of the obligations over this Security instrument unless otherwise:

the Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing this paragraph. If Borrower makes these payments directly, Borrower shall furnish to be paid under time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under that pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on property which may allow Lender priority over this Security instrument, and leaseshold payments of ground rents, if any. Borrower paragraph 2: third, to interest, to principal due; and last, to any late charges due under the Note.

paragraphs 1 and 2 shall be applied: first to any prepayment charges due under the Note; second, to amounts payable under 3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under secured by this Security instrument.

same of the Property, shall apply any funds held by Lender at the time of acquisition of, plus as a credit against the sums funds held by Lender. If, under paragraph 2, Lender shall accept or sell the Property, Lender, prior to the requisition of funds held by Lender in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any

debt incurred in the more than twelve monthly payments, at Lender's sole discretion.

Lender in any time is not sufficient to pay the Escrow items within due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the amount paid by Lender for the excess funds in accordance with the applicable law, if the amount of the funds held by

If the funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to this Security instrument.

purpose for which each debt to the funds was made. The funds are pledged as additional security for all sums secured by shall give to Borrower, without charge, an annual accounting of the funds, showing credits and debits to the funds and the agreements on the funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the funds, Lender agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless in Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real account, or verifying the Escrow items, unless Lender pays Borrower interest on the funds and applying the Escrow items. Lender, if Lender is such a bank, or in any Federal Home Loan Bank, Lender shall apply the funds to pay (including Lender, if Lender is such an institution or in its discretion) or to the federal agency, instrumentality, or entity.

The funds shall be held in an escrow until notice deposited are insured by a federal agency, instrumentality, or entity.

estimates of expenditures of future Escrow items or otherwise in accordance with applicable law, exceeded the lesser amount, Lender may estimate the amount of funds due on the basis of current data and reasonable law that applies to the funds as a lesser amount, if so, Lender may, at any time, collect and hold funds in an amount not to Estale Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another amount, a lender for a debt, may require loan may require for Borrowers escrow account under the maximum items are called "Escrow Items", Lender may, at any time, collect and hold funds in an amount not to exceed the maximum Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These insurance premiums, if any, shall be paid by Borrower to Lender, if any, (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to payments of ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood taxes and assessments which may affect property over this Security instrument as a lien on the Property; (b) yearly lesathold taxes and day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for (a) nearly Lender on the day monthly payments are due under the Note, until the Note is paid by Lender, Borrower shall pay to

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

1. **Payment of Premium and Interest.** Premium and Late Charges. Borrower shall promptly pay when due the

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited warranties by jurisdiction to constitute a uniform security instrument covering real property.

Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

Borrower grants and conveys the Property and that the Property is unencumbered, except for encumbrances of record, mortgage, grant and conveys the Property is lawfully seized of the estate hereby conveyed and has the right to

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to instrument. All of the foregoing is referred to in this Security instrument as the "Property".

and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security

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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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, 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. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

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 Lender within 30 days after the date the notice is given, Lender is authorized 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 of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Debarred; 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 successors 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.

12. 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 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 under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; 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.

13. Loan Charges. If the loan secured by this Security 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: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already 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 reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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 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 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 (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

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Form 100 - Landlord's Agreement of Assignment of Lease - Standard Form
Landlord's Agreement of Assignment of Lease - Standard Form

Landlord _____ - Tenant _____ Date _____ Address _____ Telephone No. _____

10. (Landlord) The proceeds of any award or claim for damages, except in consequence of any

give Borrower notice at the time of or prior to an application specifying reasonable cause for the disqualification.

9. (Landlord), Landlord or his agent may make reasonable entries upon and inspectors of the Property. Landlord shall

and Landlord or applicable law.

losses recoverable, until the requirement for mortgage insurance ends in accordance with any written agreement between borrower

and Lender and is satisfied; Lender shall pay the premiums required to maintain insurance in effect, or to provide a

coverage (in the amount and for the period that Lender requires) provided by Lender against becomes

of mortgage insurance. Lender's reserve payments may no longer be required, in the option of Lender, if insurance

insurance coverage is applied or cascaded to be in effect. Landlord will accept use and retain these reserve payments as it loss reserve in the

Landlord's option if a sum equal to one-twelfth of the yearly insurance premium being paid by Borrower within the

insurance application by Lender, if substantially equivalent insurance coverage is not available, Lender shall pay to

Landlord a reasonable amount to obtain coverage insurance premium from an alternative insurance

company required to be in effect. Landlord shall pay the insurance premium directly to effect, or a cost

reason, the insurance insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the

secondly instrument. Borrower shall pay the premium insurance premium as soon as received by this

period.

8. Mortgagor Insurance. If Landlord receives insurance as a condition of making the loan secured by this

payment.

date of disbursement at the Note rate and shall be payable, with interest, upon notice from Landlord to Borrower requesting

Securitization instrument, unless Borrower and Landlord agree to other terms of payment, these amounts shall bear interest accrued by this

any amounts disbursed by Landlord does not have to do so.

under this paragraph 7, Landlord does not have to do so.

in court, paying reasonable attorney's fees and expense on the Property to make repairs, including Landlord may take action

Lender's actions may include paying any sums received by a firm which has priority over this Securitization instrument, including

Lender may do and pay for whatever is necessary to protect the value of the Property and Landlord rights in the Property.

Property such as a preexisting liability, property, for continuation of or to determine or to enforce laws or regulations, then

contained in this Securitization instrument, or there is a legal proceeding that may significantly affect Landlord rights in the

contingent circumstances or otherwise in the Securitization instrument.

7. Protection of Landlord Rights in the Property. If Borrower fails to perform the covenants and agreements

to the merger in writing.

of the lease, if Borrower acquires fee title to the Property, the lessee and the fee title shall not negate unless Landlord agrees

Property as a principal residence, in this Securitization is a leasehold, Borrower shall comply with all the provisions

the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the

immediate information of substances to Landlord for failure to apply for extension of lease application process,

in effect, Borrower shall also be in default if Borrower, during the loan application process, gave materially false or

incorrect or other material information to the lessor created by this Securitization instrument of Landlord security

or proceeding to be discontinued with a resulting trial, as Lender's good faith determination, regardless of the Borrower's

Lender's security interest. Borrower may cure such default and reinstates, as provided in paragraph 18, by ensuring the action

Lender results in forfeiture of the Property or otherwise terminating, whether created by the lessor in Landlord rights to

be in default if any forfeiture action or proceeding, allowing the Borrower good faith determination of the Property. Borrower shall

destroy, damage or injure the Property, allow the Borrower good faith determination of the Property. Borrower shall not

unlawfully withhold, or unless circumstances exist which are beyond Borrower's control, Borrower shall not be

least one year after the date of occupancy, unless Landlord otherwise agrees in writing, which consists shall for a

the execution of this Securitization instrument and use the Property as Borrower's principal residence within sixty days after

Landlords, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after

6. Occupancy, Pre-cessation, Abandonment and Protection of the Property. Loan Application

instrument immediately prior to the acquisition.

from damage to the Property prior to the acquisition shall pass to Landlord to the extent of the sums secured by this Securitization

under paragraph 7, the Property is acquired by Landlord, Borrower's right to any insurance policies and proceeds resulting

postponed the day the date of the monthly payments referred to in paragraphs 1 and 2 of clause the amount of the payments. If

unless Landlord and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed of

the notice is given.

the Property or to pay sums secured by this Securitization, whether or not due, the day period will begin when

the Property is sold a claim, then Landlord may collect the insurance proceeds. Landlord may use the proceeds to restore

Borrower abandons the Property, whether or does not answer within 30 days a notice from Landlord that the insurance carrier has

applied to the sums secured by this Securitization instrument, whether or not due, with any excess paid to Borrower. If

restitution or repayment is not reasonably feasible in Landlord's security would be lessened, the insurance proceeds shall be

the Property damaged, if the restoration or repair is economic feasible and Landlord's security is not lessened. If the

unless Landlord and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of

Landlord may make payment of loss if not made previously by Borrower.

Landlord may receive notices in the event of loss, Borrower shall give prompt notice to the insurance carrier and

shall have the right to hold the policies and renewals. If Landlord requires, Borrower shall provide a standard mortgage clause, Landlord

All insurance policies and renewals shall be acceptable to Landlord and shall include a standard mortgage clause, Landlord

Landlord's option, option, option coverage to protect Landlord's rights in the Property in accordance with paragraph 7.

Landlord which shall not be insurance withheld. If Borrower fails to maintain coverage described above, Landlord may, at

periods that Landlord requires, the insurance carrier providing the insurance shall be chosen by Borrower subject to Landlord's

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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 as if no acceleration had 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 paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substance(s): gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Accelerations; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice 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 assert 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. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

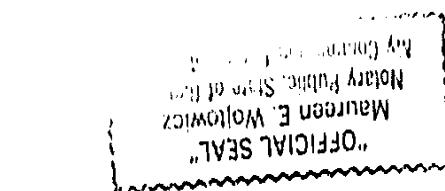
22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

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Office

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Form 3014-9/90 (page 6 of 6 pages)



2300 N. WESTERN AVE
(Address)

ALICE M. PEARL
(Name)

This instrument was prepared by

My Commission expires:

Given under my hand and official seal, this

forth,

and delivered the said instrument as

THEIR

free and voluntary act, for the uses and purposes herein set

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY

, personally known to me to be the said person(s) whose name(s) ARE

do hereby certify that PETTER LURIC AND BARBARA L. LURIC, HIS WIFE

, a Notary Public in and for said county and state,

(County ss)

STATE OF FLORIDA.

Social Security Number 322-54-3949

BARBARA L. LURIC (Seal) Moreover

X-BARBARA L. LURIC (Signature)

Social Security Number 347-56-8634

PETTER LURIC (Seal) Moreover

X-PETER LURIC (Signature)

Witnesses:

BY SIGNING BELOW, Borrower 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.

and in any rider(s) executed by Borrower and recorded with it.

- [Check applicable box(es)]
- Adjustable Rate Rider Condominium Rider 1-4 Family Rider
- Graduated Payment Rider Planned Unit Development Rider Biweekly Payment Rider
- Balloon Rider Rate Improvement Rider Second Home Rider
- Other(s) (Specify)

Supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. 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 if the rider(s) were a part of this Security Instrument.

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with