



Lender may collect fees and charges authorized by the Secretary.

5. Fees.

7. 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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness under the Note and the Security Instrument. Lender shall apply such proceeds to the reduction of the full amount of the indebtedness under the Note and the Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal or prepayment of principal shall not extend or postpone the due date of the monthly payments, which are referred to in Paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and the Security Instrument shall be paid to the entity legally entitled thereto.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by the Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

8. Changes to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, taxes and impositions that are not included in Paragraph 2. Borrower shall pay the obligations on this debt directly to the entity which is owed the payment. If Lender is required to pay any such obligations, Lender shall promptly, upon Lender's request, request Borrower to promptly furnish to Lender receipts evidencing these payments. If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other covenants and agreements contained in the Security Instrument, or there is a legal proceeding that may adversely affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation, or to enforce laws or regulations), then Lender may do any and all things necessary (such as a proceeding in bankruptcy, for condemnation, or to enforce laws or regulations), then Lender may do any and all things necessary as mentioned in Paragraph 2.

9. Preservation and Maintenance of the Property, Leasehold. Borrower shall not commit waste or destroy, damage or substantially change the Property, or allow the Property to deteriorate, reasonable maintenance action to protect and preserve such vacant or abandoned property. If the Security Instrument is on a leasehold, Borrower shall reasonably act to protect and preserve such vacant or abandoned property. If the Security Instrument is on a leasehold, Borrower shall reasonably act to protect and preserve such vacant or abandoned property. If the Security Instrument is on a leasehold, Borrower shall reasonably act to protect and preserve such vacant or abandoned property. If the Security Instrument is on a leasehold, Borrower shall reasonably act to protect and preserve such vacant or abandoned property.

10. Insurance. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower, and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and the Security Instrument, first to any delinquent amounts applied in the order in Paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments under the Note and the Security Instrument, which are referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and the Security Instrument shall be paid to the entity legally entitled thereto.

11. In the event of foreclosure of the Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all rights and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

12. Fire, Flood and Other Hazard Insurance. Borrower shall have all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender is insured. The insurance shall be maintained in the amount and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against fire, theft, and other contingencies, including fire, for which Lender is insured. The insurance shall be maintained in the amount and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against fire, theft, and other contingencies, including fire, for which Lender is insured.

13. FIRST, to interest due under the Note, and to amortization of the principal of the Note, and to late charges due under the Note.

14. SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required.

15. THIRD, to the mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when the Security Instrument was signed.

16. FOURTH, to the mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when the Security Instrument was signed.

17. FIFTH, to late charges due under the Note.

18. SIXTH, to the mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when the Security Instrument was signed.

19. SEVENTH, to the mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when the Security Instrument was signed.

20. EIGHTH, to the mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when the Security Instrument was signed.

21. NINTH, to the mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when the Security Instrument was signed.

22. TENTH, to the mortgage insurance premium, unless Borrower paid the entire mortgage insurance premium when the Security Instrument was signed.

92489693

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

17. Foreclosure Procedures. If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding, and any remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of this evidence.

18. 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.

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

Borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insurance under the National Housing Act within NINETY DAYS from the date hereof, Lender may, at its option and notwithstanding anything in Paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to NINETY DAYS from the date hereof, declining to insure this Security Instrument and the note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants 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 in a part of this Security Instrument. [Check applicable box(es)].

- Condominium Rider
- Adjustable Rate Rider
- Growing Equity Rider
- Planned Unit Development Rider
- Graduated Payment Rider
- Other FHA Due-On-Sale Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witness:

[Signature]

[Signature] (Seal)  
HERIBERTO GONZALEZ  
Borrower

\_\_\_\_\_

[Signature] (Seal)  
MIGDALIA GONZALEZ  
Borrower

\_\_\_\_\_ (Seal)  
Borrower

\_\_\_\_\_ (Seal)  
Borrower

STATE OF ILLINOIS,

Cook

County ss. 92489693

I, THE UNDERSIGNED, a Notary Public in and for said county and state, do hereby certify that HERIBERTO GONZALEZ AND MIGDALIA GONZALEZ, HIS WIFE

, 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 THEY

signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 26TH day of JUNE, 1992.

My Commission expires:



[Signature]  
Notary Public

This instrument was prepared by:

Judy D. Serdar  
MID-AMERICA MORTGAGE CORPORATION  
361 Frontage Road, Burr Ridge, IL 60521

9. Grounds for Acceleration of Debt. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if: (a) Default. (i) Borrower fails to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument. (b) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if: (i) All or part of the Property is otherwise transferred (other than by devise or descent) by the Borrower, and (ii) The Property is not occupied by the purchaser or grantee as his or her primary residence, or the purchaser or grantee does so occupy the property but his or her credit has not been approved in accordance with the requirements of the Secretary. (c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events. (d) Regulator's Notice of HUD Secretary. (i) Regulator's Notice of HUD Secretary. In many circumstances regulators issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate or prompt payment in full and foreclosure if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. The right applies even after foreclosure proceedings are initiated. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorney's fees and expenses associated with the foreclosure proceeding. Upon reinstatement by Borrower, the Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted a partial payment that the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will prejudice foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. Borrower Not Released; Foreclosure by Lender Not a Waiver. Extension of the time of payment or modification of or extension of the same 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 successor in interest. Lender shall not be required to commence proceedings against a successor in interest or to extend time for payment or otherwise modify its rights in interest. Any forbearance by Lender in exercising its right or remedy shall not be a waiver of or preclude the exercise of any right or remedy. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and be with the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9.D. 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 the Note, (b) is not personally obligated to pay the sums secured by the 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 term of this Security Instrument or the Note without the Borrower's consent.

12. 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 as stated herein or any 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.

13. 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 in no way affect other provisions of the Security Instrument and the Note are declared to be severable. Borrower shall be given one conformed copy of this Security Instrument.

14. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Borrower. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 14.

15. Assignment of Rents. 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 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.

16. Borrower's Copy. Borrower shall be given one conformed copy of this Security Instrument.

17. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

18. 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 in no way affect other provisions of the Security Instrument and the Note are declared to be severable. Borrower shall be given one conformed copy of this Security Instrument.

19. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 18.

20. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 19.

21. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 20.

22. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 21.

23. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 22.

24. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 23.

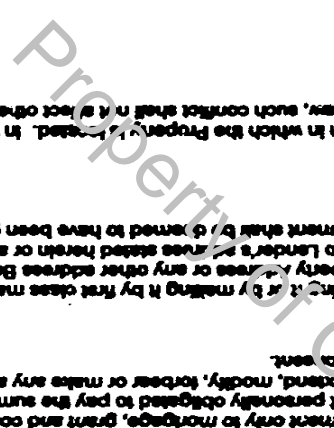
25. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 24.

26. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 25.

27. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 26.

28. Assignment of Rents. Borrower unconditionally assigns 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 authorizes each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of any breach of the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (a) all rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument. (b) Lender shall be entitled to collect and receive all of the rents of the Property, and (c) each tenant of the Property shall pay all 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 has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 27.

9248026



FHA DUE-ON-SALE RIDER

This Rider is made this 26TH day of JUNE 1992, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, Deed to Secure Debt (the "Instrument") of the same date given by the undersigned (the "Mortgagor") HERIBERTO GONZALEZ AND MIGDALIA GONZALEZ, HIS WIFE

and covering the property described in the instrument and located at:

3800 NORTH OAK PARK AVENUE, CHICAGO, IL 60634

(Property Address)

The mortgagee shall, if permitted by applicable law and with the prior approval of the Federal Housing Commissioner, or his or her designee, declare all sums secured by this mortgage to be immediately due and payable if all or any part of the property is sold or otherwise transferred (other than by devise or descent) to a purchaser or grantee who does not occupy the property as his or her principal residence, or to a purchaser or grantee who does so occupy the property but whose credit has not been approved in accordance with the requirements of the Commissioner.

BY SIGNING BELOW, Mortgagor accepts and agrees to the terms and provisions contained in this FHA Due-on-Sale Rider.

Witness \_\_\_\_\_

Witness \_\_\_\_\_

Mortgagor Heriberto Gonzalez  
HERIBERTO GONZALEZ

Mortgagor Migdalia Gonzalez  
MIGDALIA GONZALEZ

Mortgagor \_\_\_\_\_

Mortgagor \_\_\_\_\_