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Know all Men by these Presents, that the

CALUMET FEDERAL SAVINGS AND LOAN ASSOCIATION

a corneration existing under t	he laws of the United States of America , for and	in
consideration of one dollar, a	nd for other good and valuable considerations, the receipt where	eof
is hereby confessed, does here	by Remise, Convey, Release and Quit-Claim unto	
	JR. AND LYDIA SZATKOWSKI, HIS WIFE***	
	,	
of the County of Cook and Sta	te of Illinois, all the right, title, interest, claim or demand whatsoe	ver
it may have acquired in, throu	igh or by a certain mortgage deed bearing date the ²¹⁵ T	ay
оf ЛИХ A. D.	. 19.78, , and recorded in the Recorder's office of Cook Coun	ty,
in the state of Illinois, in Book	of Records, on page as Docume	ent
No. 24 .551 .187 , and a	certain Assignment of Rents bearing date thed	ay
	19, and recorded in the Recorder's office of Cook Coun	
	OT 15 IN BLOCK 16 IN FIRST ADDITION TO PACESFITER PARK	
HARRY M. QUINN MEMORIA, SUSUBDIVISION OF PART C. LOT ISION OF LOT 4 AND TYS GO	UBDIVISION, A SUBDIVISION OF BLOCK 8 IN PACESETTER PARK 1 3 IN TYS GOUWENS SUBDIVISION AND PART OF LOT 14 IN SU UNEWS SUBDIVISION IN THE SOUTHWEST FRACTIONAL QUARTER O COLON 15, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THI	edi'
PROPERTY ADDRESS KNOWN AS: TAX ID. NO. 29-14-313-001-	1590 TEBBIE LANE; SOUTH HOLLAND, IL 60473	Ŕ
	, the said Columnt Federal Savings and Loan Association	V
IN TESTIMONY WHEREOF	hath he eunto caused its corporate seal to be affixed, ar	 .d
	these presents to be signed by its Presiden	
	and attested by its	
	this 24TH day of JULY A. D. 19.92	
	this 24THday of JULY A. D. 19.92	
	this 24THday ofJULY A. D. 19.92 Calumet Federal Savings and Loan Association	•
	Calumet Federal Savings and Loan Association By:	nt
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	this 24THday ofJULY A. D. 19.92 Calumet Federal Savings and Loan Association	nt
STATE OF ILLINOIS	Calumet Federal Savings and Loan Association By:	nt
STATE OF ILLINOIS COUNTY OF COOK	Calumet Federal Savings and Loan Association By: President Attest: Wan M. himius	nt
COUNTY OF COOK	Calumet Federal Savings and Loan Association By: President Attest: Secretary Secretar	nt 'Y ==
COUNTY OF COOK	Calumet Federal Savings and Loan Association By: President Attest: Secretary Secretary Secretary Public is and for said Country Public is and for said Cou	nt 'Y ==
COUNTY OF COOK	Calumet Federal Savings and Loan Association By: President Attest: CAROLE J. LEWIS personally known to me to calumet Federal Savings and Loan Association CAROLE J. LEWIS personally known to me to calumet Federal Savings and Loan Association	nt 'Y ==
COUNTY OF COOK I, in the State aforesaid, DO HEREBY CE the	Calumet Federal Savings and Loan Association By: President Attest: RTIFY that CAROLE J. LEWIS personally known to me to calumet Federal Savings and Loan Association Calumet Federal Savings and Loan Association	nt Ty
COUNTY OF COOK I, in the State aforesaid, DO HEREBY CE the	Calumet Federal Savings and Loan Association By: Presider Attest: Secretar CATHLEEN A. COWSER a Notary Public is and for said Country of the Calumet Federal Savings and Loan Association Calumet Federal Savings and Loan Association Calumet Federal Savings and Loan Association Secretary of said corporations.	nt Ty This is the second of
COUNTY OF COOK I, in the State aforesaid, DO HEREBY CE the	Calumet Federal Savings and Loan Association By: President Attest: RTIFY that CAROLE J. LEWIS personally known to me to calumet Federal Savings and Loan Association Calumet Federal Savings and Loan Association	nt Ty hty be
COUNTY OF COOK I, in the State aforesaid, DO HEREBY CE the	Calumet Federal Savins and Loan Association By: Presider Attest: Secretar CATHLEEN A. COMSER a Notary Public is and for said Country of the Calumet Federal Savings and Loan Association Calumet Federal Savings and Loan Association Calumet Federal Savings and Loan Association the foregoing instrument, appeared before me this day in person and severe acknowledged that as such President and Secretary, the signed and delivered the said instrument of writing as President and	nt Ty This is a second of the second of th
COUNTY OF COOK I, in the State aforesaid, DO HEREBY CE the	Calumet Federal Savins and Loan Association By: President Attest: President Action Actions Action A	nty nty be idity
COUNTY OF COOK I, in the State aforesaid, DO HEREBY CE the	Calumet Federal Savins and Loan Association By: Presider Attest: Resideral Market Accordance Association CATHLEEN A. COWSER a Notary Public is and for said Country of the Carole J. LENIS personally known to me to control the Calumet Federal Savings and Loan Association Carolle J. LENIS Personally known to me to be the Secretary of said corporated before me this day in person and severe acknowledged that as such President and Secretary, the signed and delivered the said instrument of writing as President and Secretary of said corporation and caused the corporate seal of saccorporation to be affixed thereto pursuant to authority given by the Board of Dire	nty be
COUNTY OF COOK I, in the State aforesaid, DO HEREBY CE the	Calumet Federal Savings and Loan Association By:	nty be
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FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

Release of Mortgage

Crumet Federal Savings and Loan Assectation 1350 E. Sibley Blvd. Dottom, Illinois 60419

づ

MINHAEL SZATKOWSKI, JR. & LYJIA SZATKOWSKI

STATE HOLLAND, IL 60473 15907 DEBBIE LANE

1401-1015216-5

HANDRA TO: BOX 44

minon, il 60419 1390 EAST SIBLEY BLVD. CALLEGE EEDERAL SAVENTS & LOAN ASSN.

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10. Borrower Not Released; To be a more By Lender Lot a Walter. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided he ein and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be does do have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Lavis Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event and any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Decrewer shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Londer, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have a jainst parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or (ransfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, or (c) the grant of any leasehold interest of three years or less not containing an option to purchase. Borrower shall cause to be sub nixed information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Mortgage unless Lender releases Borrower in writing.

If Lender, on the basis of any information obtained regarding the transferee, reasonably determines that Lender's security may be impaired, or that there is an unacceptable likelihood of a breach of any covenant or agreement in this Mortgage, or if the required information is not submitted. Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such of ton to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrows's oreach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any rums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying; (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the indice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach. Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

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

indebtedness evidenced by the Mote and late charges as provided in the Mote. I. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest

deed of trust if such holder is an institutional lender. such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid 3. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay

Funds are pledged as additional security for the sums secured by this Mortgage. the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Borrower any interest or carnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are

they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of taxes, assessments, it symmoce premiums and ground rents as they fall due, such excess shall be, at Borrower's option, the due dates of taxe., essessments, insurance premiums and ground rents, shall exceed the amount required to pay said If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to

held by Lender at the time of applicatior as a credit against the sums secured by this Mortgage. Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender. If under paragraph 11 hereof the Property is sold or the Property is otherwise acquired by Lender, Upon payment in full of all suris secured by this Mortgage, Lender shall promptly refund to Borrower any Funds

Lender may require.

Borrower under paragraph 2 hereof, then to interes payable on the Mote, and then to the principal of the Mote. the Note and paragraphs I and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under

Morigage, and leaschold payments or ground rents, if any, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this including Borrower's covenants to make payments witer due. Borrower shall pay or cause to be paid all taxes, under any mortgage, deed of trust or other security arrement with a lien which has priority over this Mortgage, 4. Prior Mortgages and Deeds of Trust, Ch., g.c., Liens. Borrower shall perform all of Borrower's obligations

may require and in such amounts and for such periods as Lender may eldrire. insured against loss by fire, hazards included within the term "ethinded coverage", and such other hazards as Lender 5. Hazard Insurance. Borrower shall keep the improvemen s now existing or hereafter erected on the Property

or other security agreement with a lien which has priority over this Mortgage. Lender shall have the right to hold the policies and renewals thereof, subject the fight to hold the policies and renewals thereof, subject the fight to hold the policies and renewals thereof, subject the first acceptable to Lender and shall include a standard mortgage clause in tayor of and in a form acceptable to Lender, that such approval shall not be unreasonably withheld. All insurance pilicies and renewals thereof shall be in a form The insurance carrier providing the insurance shall be chosen by Borrown; subject to approval by Lender; provided,

proof of loss if not made promptly by Borrower. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make

or to the sums secured by this Mortgage. authorized to collect and apply the insurance proceeds at Lender's option either to restoration or mpair of the Property notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for in decrease benefits. Lender is If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender viginia 30 days from the date

tions of the condominium or planned unit development, and constituent documents. declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulain a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Morgage is on a unit rower shall keep the Property in good repair and shall not commit waste or permit impairment or decreation of the 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Ocvelopments. Bor-

Borrower's and Lender's written agreement or applicable faw. this accordance with accordance with insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then 7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this

Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall

related to Lender's interest in the Property. provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor 8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property.

any condemnation or other taking of the property, at partitions, or for tormany accept assigned and shall be spicen at the property subject to trusterms of instructional acceptance with a tien which has priority over the biorigage. -serga yiinusea sedio 10 i<mark>t</mark>uri ere indemnation, are 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with

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THIS VARIABLE RATE RIDER is made this 24TH day of JULY , 19 92, and is incorporated into and shall be deemed to amend and supplement the Mortgage (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Variable Rate Note to 10F BANK SAVINGS FSB

(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at: $0.0555~M_\odot$ MONROE, CHICAGO, IL -60644

(Property Address)

The Note contains provisions allowing for changes in the interest rate whenever the "index rate" changes, and for annual adjustments to Borrower's payment amount, adjustments in the loan term or adjustment to Borrower's final payment amount.

ADDITIONAL COMMANTS.

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

CHANGES IN PAYMENT, SCHEDULE DUE TO INTEREST RATE CHANGES.

The Note provides for an invial annual interest rate of 9.00 %, and also provides for changes in the interest rate and payment schedule as follows:

Borrower's rate will be a variable minual rate of which excess of the highest U.S. Prime Rate published the previous business day in the Wall Street Journal under "Money Rates" (the "index rate"). If the index is no longer published, Lender will select some other interest rate index which is constant, be and will notify Borrower of the change. If, during the term of the Note, the index rate decreases, the interest rate will also decrease by the same amount. If the index rate increases, the interest rate will also increase by the same amount. Lender will recalculate and reset the annual interest rate each business day (excludes Saturday, Sunday and legal holidays), to reflect changes in the index rate. The interest rate with the carbe more than the index rate in effect on the date 120 days before the final comment is due will be the rate Lender charges after that date.

[8] Borrower's monthly payment will change annually obtained anniversary date of the first payment due date. Lender will determine the amount of the monthly payment that would be large enough to repay the unpaid principal balance of the Note plus interest on that amount in full by the final payment due date. Lender will use the interest rate in effect on the date shown in the notice of payment change (referred to below) to make this calculation. If the Note has not been paid in full by

AUGUST 8 AUGUST 9

Borrower will pay the remaining unpaid principal and accrued interest in full on that date.

Borrower will continue to make regular monthly payments until the unpaid principal and interest due under the Note have been paid in full. Interest rate increases may extend the original payment schedule if the Note has not been paid in full by

, Borrower will pay the remaining unpaid principal and .cc ued interest in full on that date.

[] Borrower's final payment will be adjusted so that the unpaid principal and interest due under the Note will be paid in full.

NOTICE.

Lender will give to Borrower a notice of any changes in the payment at least 25 days (but no more than 120 days) before the date when the change becomes effective.

LOAN CHARGES.

If the loan secured by the Security Instrument is subject to a law which sets maximum loan nor gets, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan extend permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (7) 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 under the Note.

LEGISLATION.

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Variable Rate Rider (other than this paragraph) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in the Security Instrument and this Variable Rate Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

VITNESS WHEREOF, Borrower has executed this Variable Rate Rider.

MAIL TO: TCF BANK SAVINGS 800 N. HARLEM AVENUE RIVER FOREST, IL 60305 JAKE JORDAN

____ (Scal) - Borrower

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DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Security Instrument allowing the Lender to require repayment of the Note in full upon transfer of the property.

24TH day of JULY 62 and is This Due-On-Transfer Rider is made this incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to TOF BANK SAVINGS FSB (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 5255 W MUNKUE, CHICAGU, IL. 60644

(Property Address)

AMENDED COVERS AT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree P. follows:

A. TRANSFER OF THE PROPULTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 16 of the Security instrument is amended to read as follows:

16. Transfer of the Property or a Beneficial interest in Borrower. If all or any part of the Property or an interest therein is sold or transferred by Borrower (or if a beneficial interest in 30, p', ver is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) with any Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household applimaces, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall m if Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the cate the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the explication of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

Lender may consent to a sale or transfer if: (1) Borrower causes to be submitted to Lender information required by Lender to evaluate the transferee as if a new loan were being made to the transferee; (2) Lender reason; 3b determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable; (3) interest will be payable on the sums secured by this Security Instrument at a rate acceptable to Lender; (4) changes is one terms of the Note and this Security Instrument required by Lender are made, including, for example, periodic adjustment in the interest rate, 1 different final payment date for the loan, and addition of unpaid interest to principal; and (5) the transferce signs an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Se unity Instrument, as modified if required by Lender. To the extent permitted by applicable law, Lender also may charge a reasonable fee at a condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Security Instrument unless Lender rela es Borrower in writing.

IN WITNESS WHEREOF Borrower has executed this Due-On-Transfer Rider.

(Scal) Borrow

(Seal)

MAIL TO: TCF BANK SAVINGS 800 N. HARLEM AVENUE RIVER FOREST, IL 60305

DUE-ON-TRANSFER RIDER - Second Mortgage --- 4/82 - FNMA UNIFORM INSTRUMENT

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