AFTER RECORDING MAIL TO:
WESTAMERICA MORTGAGE COMPA
1 SOUTH 660 MIDWEST ROAD
OAKBROOK TERRACE, IL 60181

A. I.G.F. Box 260

92597888

LOAN NO. 00077454-56

. [Space Above This Line For Recording Data] -

STATE OF ILLINOIS

FHA MORTGAGE

FHA CASE NO.

131:6809535-729

This Mortgage ("Security Instrument") is given on August 11, 1992 . The Mortgagor is SENIO ESPINOSA, PERSIDA ESPINOSA, HUSBAND AND WIFE and LUIS ESPINOSA, A BACKELOR

whose address is 4.24. NORTH BERNARD AVENUE, CHICAGO, IL 60618

("Borrower"). This Security Instrument is given to

LIBERTY MORTGAGE OF NORTH AMERICA, A ILLINGIS CORPORATION

which is organized and exist quader the laws of THE STATE OF ILLINGIS , and whose address is

3407 WEST LAWRENCE A"ENUECHICAGO, IL 60625

("Lender"). Borrower owes Lender the principal sum of One Hundred Hine Thousand Six

Hundred THelve Dollass and no/100.

Dollars (U.S. \$ 109, 612.00). This debt is evidenced by Borrower's note dated the same date as this

Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1 2022 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all removals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under Paragraph 6 to project 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 County, Illinois:

LOT 5 IN BLOCK 3 IN A. H. HILL AND COMPANY'S BOULEVARD ADDITION TO INVING PARK, BEING A SUBDIVISION BY AJONZO HILL OF THE EAST ONE-HALF (1/2) OF THE WEST ONE-HALF (1/2) OF THE SOUTHEAST ONE-QUARTER (1/4) OF SECTION 14, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. # 13-14-410-025

DEPT-11 147777 TRAN 9113 08/12/92 15:14:00 1/895 # *-->2-577888 COOK COUNTY RECORDER

CHICAG

(City)

which has the address of 4246 NORTH BERNARD AVENUE [Street]

Illinois (

6 0 6 1 8 [Zip Code] ("Property Address");

TOGETHER WITH all the Improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalites, mineral, oil and gas rights and profits, water rights and atock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully selzed of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

31 n

92557888

्रम् । इत्तरी राज्ये प्रकृति । स्ट्रांस १००० । स्ट्रांस स्ट्रांस स्ट्रांस स्ट्रांस १००० । १००० । इत्युक्त के इस्तुकारम् अस्ट्रास २८ स्ट्रांस १००० ।

The state of the s

736 SPACLARE

1. Payment of Principal Interest and Late Charger & Grover shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly payments of Taxes. Insurance and Other Charges.

the debt evidenced by the Note and late charges due under the Note.

2. Monthly payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by Paragraph 4.

Each monthly installment for Items (a), (b) and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an Item would become delinquent. Lender shall hold the amounts collected in trust to pay Items (a), (b) and (c) before they become delinquent

and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b) and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the

If at any time the total of the payments held by Lender for items (a), (b) and (b), together with the individual payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

As used in this Security instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year in which the Lender must pay a mortgage insurance premium to the Secretary, each monthly payment shall also include either: (i) an installment of the annual mortgage insurance premium in this Security Instrument is held by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium if due to the Secretary; or if this Security Instrument is held by the Secretary, each monthly charge shall be in an amount scual to one-twelfth of one-half percent of the outstanding principal balance due on the Note. If Borrower tenders of Lender the full payment of all sums secured by this Security Instrument, Borrower's account shall be credited with the balance remaining for all installments for items (a), (b) and (c) and any mortgage insurance premium installment that the derivative and the payments under Paragraphs 1 and 2 shall be a

FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly increage insurance premium; SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard

insurance premiums, as required; THIRD, to interest due under the Note;

FOURTH, to amortization of the principal of the Note; FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against ar., hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All Insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

in the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not In the event of loss, Borrower shall give Lender immediate included by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is not pay authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender pointly. 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 this 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 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 this Security Instrument shall be paid to the entity legally antitled there.

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

Indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borro ver's Loan Application;

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borro ver's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal "coldence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lenders of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take responsible action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide lender with any material information) in connection with the loan evidenced by the Note. Including, but not limited to. to protect and preserve such vacant or abandoned Property, Borrower shall also be in detail in Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or falled to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall 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 this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this 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.

7. Condemnation. The proceed

Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this 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 shall not extend or postport the due FHA ILLINOIS MORTGAGE FORM ISC/FMDTIL//0691/(2-91)-L

PAGE 2 OF 4

UNOFFICIAL COPY: promyropy with the major and whe

ont of the profit of the first of the second of the second

le globberg verse en la section de la fille et le collègie en la visit de la collègie en la fille de la collègie La graphique de la fille et la collègie de la fille de la collègie en la collègie en la fille de la collègie d La graphique de la fille et la fille de la collègie de la collè en de president de armitectura en el

gates in course of the exact, and on a first in (a) Typich has been as a finite of war and a deposit of a series of the control of the contro

trades describe a nutrient of Mesting sold in the

or pay to servery part of the hiller yîrdîk hasasta e jî jerî seyî û sebi e r bankud ya caka ek Ago a format particularly the of the ending a format and the control of the ending a format and the control of the ending a format and the ending a fo

i di Salatan di Salata Salatan di S MARKAGARA LANGERON omes interest bases a sufficient of the rooms and a sufficient of

នុសស្រាស្ត្រាស់ ស្រាក់ សមសិស

有效的性缺陷的复数形式 酒精 化压力压 经边际

a spelovno do sed voelo deve spelovenjeli republika i astlegose o social la Moltelespositori belispoolo dealego do rola de velove o sed velo o o ostori belispo valste o osaj voenespop te o osastorio

g<mark>overni se propovendanski slode kari</mark> i dokom so

The Mark Forest of the section of th

्राचान व राष्ट्रक तो प्राथमा के व्यवस्था है। पुर्वाचार के स्वतंत्रकार के प्राथमा के व्यवस्था है। पुर्वाचार के स्वतंत्रकार के स्वतंत्रकार के स्वतंत्रकार के स्वतंत्रकार के स्वतंत्रकार के स्वतंत्रकार के स्वतंत्र

Bettermaken by a robert of the production of the upropedo analismo in como entre la como entr The first transplant and first and a second sequence of the first and the sequence of the first and the sequence of the sequen

to be the second of management of a company of the second of the second

Bud terrain of the english rubbs of the control bud to The standard of the second of the Bosse of the control of the Bosse of the second of t Contents on the property of the con-cent that when the state of the configuration of the con-tent that the great of the state of the configuration of the con-cent that the configuration of the configuration of the con-

g ng Penjag trati ya sagga di Afrika Luc Batan gipun-Sart Batan kasaran sa Azar kasar Jawa san Batan kasar Sart Bibata Besse (1964) 1960), proportieboeth (2000)

Alternative of the Authority Control STANK AND ALLEND STANFART OF A STANFART OF A STANFART Kar i koralisar je sila gli kulji ne ngalabrat i mati nakeli kulji i mati nakeli koralisar. Kari kulji ata gji kuli naj mata kari mati kultura kari mati na keli kulji i mati na keli kulji na keli kulji

and the second of the second o

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 this Security Instrument shall be paid to the entity legally entitled thereto.

B. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) Default. 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 it:

(i) Borrower defaults by falling 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 falling, 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 the sums secured by this Security Instrument if:

(i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or 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 principal 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 Walver. 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) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) Mortgage Not 1 reured. Borrower agrees that should this Security Instrument and the note secured thereby not be eligible for insure ic a under the National Housing Act within 60 0 A Y S 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 Lecurity Instrument. A written statement of any authorized agent of the Secretary dated from the date hereof, declining to insure this Security Instrument and the subsequent to 60 DAYS note secured thereby, shall or 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.

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. This right applies even after foreclosure proceedings are instituted. To reins ate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account purrent including, to the extent they are obligations of Borrower under amounts required to bring Borrower's acco. The current including, to the extent they are congations of borrower under this Security Instrument, foreclosure costs and re-sonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upor, re-instatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as it ander had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately proceeding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude 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; Forbearance by Lender Not 2 Walver. Extension of the time of 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 urininal Borrower or Borrower's successor 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 socurity instrument by reason of any demand made by the original Borrower or Borrower's successors in Interest. Any forboarance by Lender in exercising any right

or remedy shall not be a waiver of or preclude the exercise of any right or temedy.

2. 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 9.b. Borrower's covenants and agreements shall be joint end 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) egrees that Lander 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. Notices. Any notice to Borrower provided for in this Security Instrument shall be given of 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 address Lender designates by notice to Bo rower. 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.

ISC/FMDTIL//0691/(2-91)-L

14. 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.

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

16. 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 directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (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'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.

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. FHA ILLINOIS MORTGAGE FORM 2/19/1

PAGE 4 OF 4

UNOFFICIAL COPY vinas samprinos as comos "Vergence 2 (1951 Charles Last co

trough trough in real party of the first in the silver Meydre with the many bill realist been to may भूतिकार प्राप्त । स्वयं प्राप्त क्षेत्रकार वाराध्य स्वयं क्ष्या कर्षेत्र हैं । एत्या क्ष्या क्ष्या क्षित्र हैं a de Caraman de caración de la como dela como de la com

And the control of th

esta fir according a communication of the control of the control of the control of the communication of the communication of the control of t

eatherst publication and another the control of the The transport of the second section sect grand to the end of the first to America. More figures

(iii) I have a superior to district the first point of the results of the second control of the second of the sec (Constant of

ignosement dett mille samt, er zum Denmit skreine skrive. Holle ettern milliggt debit ett i stammer i samt det er er milligt att millige er er er er e grane there is a properties on the Verano de a compare d'arte de la com-campatante deservat de la compare de la reseautit de la filtra de la compare de la com-re paracologne de la compare de la compar Compared from the Secret Compared to the Compared Compare

up incorpos in could be alt The Manager products for a contract of the con

to lite over any one with solever to be a seen as 10 months to be without the filly compressed on the common transfer of the त्रहर्षि क्षा किर्णाहरीक्षा । अवस्थानम् । स्वर्णातः । स्वर्णातः स्टब्स्टरस्टरस्य सम्बद्धाः स्टब्स्टर्स्स । स्टब्स्टरस्य स्टब्स्टर् ที่สาร์ตาร์ ได้ เหมืองที่ได้เรียกสิ่นสุดใหญ่ (ค.ศ. 1994) เมลาสหรับ (ค.ศ.สาร์ตาร์ (ค.ศ.สาร์ตาร์สาร์ตาร์สาร์ตาร์สาร์ตาร์สาร์ตาร์สาร์ตาร์สาร์ตาร์สาร์ตาร์สาร์ตาร์สาร์ตาร์ auton yeur Folia rother of Bustonia of a strain the control of the folial of the control of the

武徽大英大海 龙山山 计操纵元间操作工作 辐射性 抗水 e produce and the common of th in the state of the state of the second of t

hat ar war of reasons for any light on the literature of the following being being and To the first gament and gastering for the second control of the second power to the enterior of the enterior of the gastering gament and the first of the second control of the enterior of th

The property of the control of the c in the first of the experience of the experience

entropies and the entropies of the entro

o de la composición del composición de la composición de la composición del composición de la composic . Namel karak 1999 alikabatan tahunak da tahun karak da mengalah da tahun da tahun berasa da tahun berasa da tah A CALLER SECTION OF THE CONTROL OF THE CONTROL OF THE CALLER OF THE CALL

UNOFFICIAL 2GO ROAND DOD 77454-56

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

17. Foreclosure Procedure. If Lender requires immediate payment in full under Paragraph 9, Lender may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title 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.

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

	nants and agreements of this Security policable box(es)].	Instru	ment as	f the rider(s) were	in a part of	this Security in	nstrument.
	Condominium Rider		Gradual	ed Payment Ride	r	Growing	Equity Rider
	Planned Unit Development Rider	XX	Other [S	Specify] ARM RI	DER		
Instrumet	IGNING RELOW, Borrower accepts a not and in any rider(s) executed by Bors:	nd agr rower	ees to the and reco	SENIO ESPI	In pages 1	through 4 of th	Security (Sea
		 		PERSIDA ES	PINDSA	rapa	(Sea
	Ox			LUIS ESPIN	DSA :		(Sea
							{{Seal
STATE OF	FILLINOIS, Park CHAMMOND	al,	Not ary Fu	Look	d county ar	ounty ss: nd state, do hei	Benow reby certify
before me their	known to me to be the same person this day in person, and acknowledge free and voluntary act, for the us under my hand and official seal, this	d that	they	signed s the،e'، set forth	and deliver	red the sald ins	appeared trument as
	sission expires: 5-30-94		· Ody (k C.	1]	
This instru	ment was prepared by:			No.23 y Library	Chan		
(Name) 1 SOUTE	ERICA MORTGAGE COMPANY 6 660 MIDWEST ROAD 0K TERRACE, IL 60181		No.	"OFFICIAL SEAL" Mark C. Hammor Notary Public, State of y Commission Expires	id i	0,	

a completed sensently. These recommendations are reflectly probabilities of a sense of the first of the first of the contraction of the first of the ് പുടിയ്ക്കുള്ള നട്ടെയ്യായ് ആര്ഡ്യൂട്ട് വാട്ടെയ്യായ പ്രസ്താരം പ്രസ്താര് ത്രാന്യ നട്ടെയ്യാര് വിശ്യാപ്രത്തില് വിവ പ്രയോഗങ്ങള് പ്രത്തിന്റെ നിഴ്ഞ്ഞു പ്രവാദം ത്രാവിച്ച് പ്രത്യാര് പ്രവാദ്യം പ്രത്യാര്യം പ്രത്യാര്യം പ്രസ്താര്യം വി ഒരു ആര്യം ഇതിന്റെ പ്രത്യാര്യം പ്രത്യേഷ് അത്രാപ്രസ്താര്യം നിന്ന് വിശ്യാര്യം വിശ്യാര്യം പ്രസ്താര്യം ആര്യം ആര്യം A SPAN AND SHOP SO AND SO S Vieweltelt und nemeera literatuuriden allineest recent period teatra on teatra on the formetting literature on modification of teatra on the modification of the second of the second on the second of the second on the second of spaniera de la comparte a conseque y a em el aparier mais a apariera de despinadad de la comparte del comparte de la comparte del comparte de la comparte del la comparte de la comparte del la comparte de la comparte del la comparte del la comparte de la comparte del la compart describing a language in a second of the color of the characters are a transmit of a factor sink of as it is the college became out more relative to the limit of the college of instantion of parties of a second of the college of the co and the following of the same WELD VERDISOMINATE THE 老祖第二十四日 秘密的政府 医祖克 安德 Seasiff measury, by affigury come of giamas en la phaeir a repent à tre capas à la copie de la corp. Con establica environ de 1990 de 1900 de 1900 d That he been sen by a monarch politic politic par tres de 1900 Samuel & State of the State of in Arghun Átt ottet a Coursesa The same was the first of the first of the same million, you specified and another hole of the constraint . 1 A 3 3 4 4 4 8 8 7 deligning the contain promption all to fact with the High spining of the annual pay in the expension of Call Bo In martiera blee 600 banc office his color me Popular in the Tops Mean Countries the Vintries rosst outsi, oa it provende offbrige needs i di sentana 公司門 : 产业44岁以外 of the little in the beautiful great the constru THE PROPERTY A Service Billion of the Arms. A service of the Arms. Ho Keed Selvery 19

FHA MULTISTATE ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 11 th day of August, 1992 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to LIBERTY HORTGAGE OF NORTH AMERICA, A ILLINOIS CORPORATION (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

4246 NORTH BERNARD AVENUE, CHICAGO, IL 60618 (Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PARTIES. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM BATE THE BORROWER MUST PAY.

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

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date

The interest rate may change on the first day of Vanuary, 1994, and that day of each succeeding year. "Change Date" means each date on which the interest nite could change.

(B) The Index

Beginning with the first Change Date, the Interest rate will be besed on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant indicitive of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure and index before the Change Date. If the Index (as defined above) is no longer available, Lender will use as a new Index any Index prescribed by the Secretary. As used in this Rider, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. Lender will give Borrower notice of the new Index.

(C) Calculation of Interest Rate Changes

Before each Change Date, Lender will calculate a new interest rate by adding a margin of Two percentage points (2.000 %) to the current index and rounding the rum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph (D) of this Ricer, this rounded amount will be the new interest rate until the next Change Date.

(D) Limits on Interest Rate Changes

The interest rate will never increase or decrease by more than one percentage point (1.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate.

(E) Calculation of Payment Change

If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the maturity date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

(F) Notice of Changes

Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, (ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate, (v) the new monthly payment amount, (vi) the Current index with the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other information which may be required by law from time to time.

92537886

PARE MALTISTRY AGAINST ARE RAYE ALBEM

ti<mark>cales passional para de la composition de la composition de la participada de la lata de la composition della composition della composition della composition de la composition della composi</mark>

and the books of the contraction of the contraction

[1] 美国民族的首席中国人民族主义的国家大学的首席,然后的特殊美国,基础 5700 But the first form

and the appropriate forms of the commence of t lower intersychallish solar still a Amplitumen filografische nursenne interfeterment index juristische

वर्षभावत्रम् भाग्ने प्रमुक्तित्रः इतः राज्ञा राज्ञाव्यक्ति व्यवस्तु प्रमुक्ति स्वाप्ति

en la desta de la completa de la co La completa de la co " Enterence will be as to have have some

and the second of the property was the second property of the second Berger Constitue in the contract of the contract of the e<mark>ntides.</mark> The control of the first of the entire that the first of the entire that the first of the entire that the entire th नक्षत्र का प्रदेशित स्वयुर्गात्तरीयोः जन्म हा ते जन्म ने प्राप्त प्रदेशित है । विशेष वाज्य वाज्य ने प्रियम्बद्धकार को अनेता को तो अविद्यापार के पूर्णियों है। तो वाज्य में ते तर्म कि वाज्य है। वाज्य ते जाती के प्रदेशित के करने प्रविद्यालयों के तो पूर्णियों के तो वाज्य के तो वाज्य में विद्यापति के त्या है। and the Communication of the State of the St รับประกูลาว โดยการเพราะที่จำกับกัญลายการใจ ค.ศ.ก. ร

det i remodel francialistativisti (O)

ก็แล้ว เรียบันทางที่สายได้จะมีคุณ ครับบาท หายทาง ค.ศ. ค.ศ. ค.ศ. ค.ศ. ค.ศ. ค.ศ. เพราะ เปลี่ยน เปลี่ยนทางที่ เพราะ เพราะ เพราะ เพราะ เพราะ ค.ศ. ค.ศ. ค.ศ. l na alegatismo, cambo , sirin uno miliere divide uno bittigo d but this telegrap beligns branch specific on to stip deposition of the stip. January Rough. MARINE ENGLANDED TOP was kard est) on stema no

o nemo tradicim privince to to mintor provincemo, or material more of code les common brokens of the establish And the primitive to the complete complete delice of the control of the specifical occurs for the second of the

reproduct many of the good through

The Appropriate measures of the design of the property of the contract of the property of the contract of the विभिन्ने रेकिन के एक राज्य

Jesus Sal Diducation (1997) for

onglishering i depoint newsky, gryderness hoddayst op skrivet en op i en nest hollen en de hun en nest vite sta Med hendlighet by tip om pondaget promisisme promisisme nest a glister om treat profession i pill send get ogs

LOAN NO. 00077454-56

(G) Effective Date of Changes

A new interest rate calculated in accordance with Paragraphs (C) and (D) of this Rider will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of changes required by Paragraph (F) of this Rider. occurs at least 25 days after Lender has given Borrower the notice of changes required by Paragraph (F) of this Rider. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph (E) of this Rider for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with Paragraph (E) of this Rider decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amounts exceeding the payment armount which should have been stated in a timely notice, then Borrower has the option to either (I) demand the return to Borrower of any excess payment, with interest thereon at the Note rate (a rate equal to the interest rate which should have been stated in a timely notice), or (ii) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal. Lender's obligation to return any excess payment with interest on demand is not assignable even if the Note is otherwise assigned before the demand for return is made.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 and 2 of this Adjustable Rate Rider.

Lies Comming	(Seal) Senio Espanosa Borrower SENIO ESPANOSA	
LUIS ESPINOS	Borrower SENIO ESPINOSA	(Seal)
	(Seal) SENIO ESPINOSA (Seal) Jusida Espingsa Borrower PERSIDA ESPINGSA	(Seal)
Ox		
	$\mathcal{Y}_{\mathcal{O}_{\mathcal{X}}}$	는 시간에 보는 이 기계를 받는데 되었 - 10일 = 12일이 된 10일이 되었다. - 10일 = 10일이 된 10일이 된다.
	20	
	4	
		C)
		925578
		- 3 7 74, 25 4 4 4 4 00 6

rae genella no ankil extremo i la

the first and the content of the content of the content of the content of the first transfer of the content of

gigt to planger auforg of bookstoon agraapsay and more to the properties of control of Digital Edifferiors