NOFFICIAL CO

PREPARED BY AND MAIL TO:

MIDWEST MORTGAGE SERVICES. INC. 1901 SOUTH MEYERS ROAD, SUITE 300 OAKBROOK TERRACE, IL 60181

92609105



[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Listrument") is given on

AUGUST 14th, 1992

. The mortgagor is

BRIAN D. RASSO and JASMINE A. RASSO , HUSBAND AND WIFE

("Borrower"), This Security Instrument is given to THE FIRST NATIONAL BANK OF CHICAGO DEFT-11 RECORD - T TRAN 6414 08/17/92 12:56:00 -92-609104 COOK COUNTY RECORDER

which is organized and existing under the laws of

THE STATE OF ILLINOIS

and whose

address is 1825 W. LAWRENCE AVENUE

CHICAGO, IL 60640

Lender"). Borrower owes Lender the principal sum of

ONE HUNDRED THIRTY SEVEN THOUSAND TWO HUNDRED FIFTY & 00/100

Dellars (U.S. \$ 137,250.00

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly SEPTEMBER 1, 2022 . This Security payments, with the full debt, if not paid earlier, due and payable on Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with in crest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, gram and convey to Lender the following described property located in TAX ID #: 13-13-305-007-0000 VOLUME: 2625-2 County, Illinois: COOK

LOT 31 AND LOT 32 IN BLOCK 3 IN ROSE PARK, A SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 13, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS,

92609104

which has the address of 4317-19 N. RICHMOND AVE.

CHICAGO

[Street, City],

Illinois

60618 ("Property Address");

[Zip Code]

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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8225061 68(IL) (9105)

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of the actions not forth above within 10 days of the giving of notice.

Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more this Sociatify Districtions. If Londor determines that any part of the Property is subject to a lien which may attain priority over this enforcement ad the hon; or (c) accures from the holder of the lien an agreement satisfactory to Lender autordinating the lien to by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the writing to the payment of the obligation accured by the tien in a manner acceptable to Lender; (b) contests in good faith the lien Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in

BORTOWNER STREET STORE DRYMOUTE directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the which may athem priority over this Security Instrument, and lesschold payments or ground rents, if any. Borrower shall pay these

Changes: Liena. Borrower shall pay all taxes, assessments, charges, fines and impositions stributable to the Property Phind, to inserest due; fourth, to principal due; and last, to any late charges due under the Note.

I and 2 shall be applied: furt, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Linder under paragraphs

Socurity Instrument. Property, anall apply any Punds held by Lender at the time of acquisition or sale as a credit social the sums secured by this hold by Londor, If, under paragraph 21, Londor shall acquire or sell the Property, Lender, Marke the acquisition or sale of the

Upon payment in full of all sums accured by this Security Instrument, Lender shall promptly refund to Borrower any Funds

escushity poyreques, at Lander's sole discretion. to Leader the appoint necessary to make up the deficiency. Borrower shall make or the deficiency in no more than twelve not sufficient to pay the Encrow Ments when due, Lender may so notify Borrever in writing, and, in such case Borrower shall pay the excess Pands in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is

If the Pareds held by Leader exceed the mounts permitted to be held by explicable law, Lender shall account to Borrower for

made. The Funds are pledged as additional security for all sums secured by this Security Instrument. sentual accounting of the Funds, showing credits and debits to the funds and the purpose for which each debit to the Funds was Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Leider in connection with this loan, unless applicable are provides otherwise. Unless an agreement is made or applicable law However, Lender may require Borrower to pay a one time charge for an independent real estate tax reporting service used by the Eacrow Leans, unless Lender pays Borrower invest on the Funds and applicable law permits Lender to make such a charge. isons. Lender may not charge Borrower for hot ling and applying the Funds, annually analyzing the escrow account, or verifying Lender, if Lender is such an institution) or in any Pederal Home Loan Bank. Lender shall apply the Funds to pay the Escrow

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including

otherwise in accordance with applicant by estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items or umount. If no, Londer may, at eny time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may amended from time to itric, 1) U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser mortage loss may receive for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related provisions of pagagin 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." eny; (c) yourly profigage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if and assessments which may attein priority over this Security instrument as a lien on the Property; (b) yearly lesschold payments Lunder on the day monthly payments are due under the Note, until the Note is paid in full, a sunt ("Funds") for: (a) yearly taxes 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. I. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the

> UNIFORM COVENAVIS. Borrower and Lender covenant and agree as follows: variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform coverants for national use and non-uniform coverants with limited

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

All of the foregoing is referred to in this Security Instrument as the "Property."

fixtures now or beceater a part of the property. All replacements and additions shall also be covered by this Security Instrument. TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and

5. Huzard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender

may make proof of loss if not made promptly by Borrower,

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does may asswer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument. whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately

prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the P operty as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occur? the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in prixing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrove is control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the acord or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's micrest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. 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, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Propercy, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the 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, probate, for condemnation or forfeiture or to enforce laws or regulations), the Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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Form 3014 9/80

be severable.

under the Note.

jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note which can be 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

Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Government shall be governed by federal law and the law of the

14, Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated berein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security address stated berein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security

and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted timits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits with 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 Lender may choose to make this refund by reduction will be treated as a partial prepayment without up prepayment charge

Security Instrument shall bind and benefit the successors and assign: of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and a veral. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borro wer may agree to extend, modify, forbear or secured by this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument or the Note without that Borrower's consent.

12. Successors and Assigns Bound; Joint and Several Liability: Co-signers. The covenants and agreements of this

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IL Borrower Not Released; Forbears ace Jy Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security instrument granted by Lender to any successor in interest. Lender shall not be required to commence proceedings against any successor in interest. A refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any

the due date of the monthly payments referred to in paragraphs I and S or change the amount of such payments.

by this Security Instrument, whether it, not then due. Unless Lender and Borrower otherwise in writing, any application of proceeds to principal shall not extend or postpone.

award or settle a claim for comage, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is sutherized to collect and apply the proceeds, at its option, either to restonation or repair of the Property or to the sums secured

If the Property is not ador ed by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an

sums secured by this Signary Instrument whether or not the sums are then due.

whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Latrament shall be reduced by the amount of the property in which the fair market value of the Property in which the total amount of the processes multiplied by the following fraction: (a) the total amount of the processes multiplied by the following fraction: (b) the total amount of the same secured immediately before the taking, divided by the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the fair market value of the Property in which the taking, unless Property innecties. It is the taking or unless applicable law otherwise proceeds shall be sapplied to the Borrower and Lende.

shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument,

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and

9. Inspection. Leader or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance and is accordance with any written agreement between Borrower and Lender or applicable law.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted

by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrumer, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fally effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

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

information required by applicable law.

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

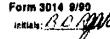
Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns,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

necessary remedial actions in accordance with Environmental Law.

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

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

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default oust be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice sall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
 - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.



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mil L	My Commission Expires My Commission Of Illinois My Commission First France
in person, and acknowledged that + he'/ missive act, for the uses and purposes therein set forth.	Given under my hand and official beal, this
onally known to me to be the same person(s) whose name(s)	best '
Raw Same	June O. Read + Jearner A.
Public in and for said county and state do hereby certify that	i landi
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	y rider(s) executed by Borrower and recorded with it.
ms and covenants contained in this Security Instrument and in	BY SIGNING BELOW, Borrower accepts and agrees at the ter
on the second of the control of the	4h.
in die gewenne der der der der der der der der der de	
	Balloon Rider Other(s) [speci
evelopment Rider Biweekly Payment Rider	Graduated Payment Kider Panned Unit D
	Condominium Condominium
	Theck applicable box(cs)]

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

26. Biders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, to exercise and supplement Security Instrument, to exercise and supplement

OLE CONTROL OF THE REAL PROPERTY OF THE SOUTH HEROE TOFT

Form 3014 9/90

MIDNEST MORTGAGE SERVICES, INC.

OT PHOTAL CHO AND PATURE TO:

1-4 FAMILY RIDER

Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 14th day of AUGUST , 1992 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

THE FIRST NATIONAL BANK OF CHICAGO

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

4317-19 N. RICHMOND AVE., CHICAGO, ILLINOIS 60618

[Property Address]

1-4 FAMILY COVE ANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located ra, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the parameters of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, buth tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, slurdes, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is dele ed.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is defeted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

MULTISTATE 1-4 FAMILY RIDER -Fannis Mae/Freddie Mac Uniform Instrument

Form 3170 9/9

-67 (8103)

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H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) 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; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the corts of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's tees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessment and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are no. sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expressed by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument nursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lenue: It im exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of deal it to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time vines a default occurs. 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 all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument, and Under may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Pamily Rider.

Brian D. Ro	(Scal)
BRIAN D. RASSO	Berrows
JASMINE A. RASSO	Scal) -Borrowe
	(Scal)
	-Borrowe
·	(Seal)
	-Borrowe

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