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02721835

Form 3074 (2010)
OMB 1545-0047

ILLINOIS Single Family Finance Loan Program (SFFLP) (MORTGAGE)
MORTGAGE LENDING PROGRAM (MORTGAGE)

02-07-405-027

which has the address of 1518 GUTHRIE DRIVE, INVERNESS
through 60010
The Date: (Property Address)

Street City

02721835

THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS,
NORTHWEST 1/4 OR SECTION 18, TOWNSHIP 42 NORTH, RANGE 10, EAST OF
THE THIRD PRINCIPAL MERIDIAN, AND OF THE NORTHWEST 1/4 OF THE
NORTHWEST 1/4 OR SECTION 7, TOWNSHIP 42 NORTH, RANGE 10, EAST OF
THE THIRD PRINCIPAL MERIDIAN, BEING A SUBDIVISION OF THE WEST 1/2 OF THE
DESCRIBED PROPERTY LOCATED IN COOK
Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following
to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this
Security Instrument secures to Lender: (a) the payment of all other sums, with interest, advanced under paragraph 7 to
monthly payments, with the full debt, if not paid earlier, due and payable on JUNE 1, 2022.
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for
AND 00/100
FOUR HUNDRED SEVENTY SIX THOUSAND EIGHT HUNDRED EIGHTY
ADDITION, ILLINOIS 60101
ADDRESS: 1100 WEST LAKE STREET
which is organized and existing under the laws of THE STATE OF ILLINOIS
and whose

ILLINOIS SINGLE FAMILY FINANCE LOAN PROGRAM (SFFLP) (MORTGAGE)
MORTGAGE LENDING PROGRAM (MORTGAGE)
AND BORROWER ARE LIMITED TO THE NUMBER OF MORTGAGES
AS SET FORTH UNDER THE PROGRAM'S TERMS AND CONDITIONS
THEY MAY BE USED TO PURCHASE OR REFINANCE AN EXISTING
MORTGAGE ON A SINGLE-FAMILY RESIDENTIAL PROPERTY IN ILLINOIS
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THEY MAY BE USED TO PURCHASE OR REFINANCE AN EXISTING
MORTGAGE ON A SINGLE-FAMILY RESIDENTIAL PROPERTY IN ILLINOIS

Cook County Clerk's Office

*With Borrower's consent, the following information may be disclosed to the lender:
ADDRESS: 1100 WEST LAKE STREET
CITY: INVERNESS, ILLINOIS 60010

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TOGETHER WITH all the improvements now or hereafter erected on the property and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacement 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 seized 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 ~~will~~ and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

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

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

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

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purposes for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 2 Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by the Security Instrument.

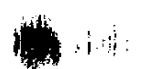
3. Application of Payments. Where applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any prepayment charges due under the Note, second to amounts payable under paragraph 2, and then to principal due, not to any late charges due under the Note.

4. Lien. This Security Instrument shall constitute a lien in favor of Lender on the Property and the proceeds of any sale of the Property. The lien shall be a first lien on the Property and the proceeds of any sale of the Property, unless applicable law provides otherwise. If Borrower makes these payments due by the Note, Lender shall promptly hold the Property subject to the lien.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower, in writing, agrees to the payment of the obligation secured by the lien in a manner acceptable to Lender, (a) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may affect payment over the Property, Lender may pay Borrower a notice identifying the lien. Borrower shall satisfy the lien or take any action necessary to discharge the lien.

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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 ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give 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 shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **Borrower Not Released; Forbearance: By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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

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

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

Borrower shall promptly give Lender written notice of any ray, litigation, 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 Substances 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, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. **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 must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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

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

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My Commission Expires 4/1/92
Notary Public, State of Illinois
Lynda S. Barrie
OFFICIAL SEAL

My Commission Expires:

Personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this 1st day of

Lynda S. Barrie
Notary Public

STATE OF ILLINOIS, COOK County ss:
SUSAN BROKER, ASST. SECRETARY of CHICAGO TITLE AND TRUST COMPANY
SUSAN BROKER, ASST. Vice President and OLINTHA SMITH, a Notary Public in and for said

CHICAGO TITLE AND TRUST COMPANY
SUSAN BROKER, ASST. Vice President and
SUSAN BROKER, ASST. Vice President and
SUSAN BROKER, ASST. Vice President and

CHICAGO TITLE AND TRUST COMPANY
AS TRUSTEE UNDER TRUST AGREEMENT DATED
OCTOBER 03, 1979 AND KNOWN AS TRUST
NUMBER 1076029 AND NOT INDIVIDUALLY

Witness
Witness
Borrower
Borrower
Borrower
Borrower
Borrower
Borrower
Borrower
Borrower

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

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) (specify) LAND TRUST RIDER
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

(Check applicable boxes)

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

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TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security instrument will not be impaired by the loan assumption and that the risk of any covenant or agreement in this Security Instrument is acceptable to Lender.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

(F) Notice of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment begins on the first monthly payment date after the Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment begins on the first monthly payment date after the Change Date.

(E) Effective Date of Changes

The interest rate I am required to pay at the first Change Date will not be greater than 4.7500% or less than 2.7500% or less than 1.2500% from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 12.7500%.

(D) Limits on Interest Rate Changes

The result of this calculation will be the new amount of my monthly payment. The result of this calculation will be the new amount of my monthly payment. The result of this calculation will be the new amount of my monthly payment. The result of this calculation will be the new amount of my monthly payment.

(C) Calculation of Changes

Beginning with the first Change Date, my interest rate will be based on an index. The "index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent index figure available as of the date 45 days before each Change Date is called the "Current Index".

(B) The Index

The interest rate I will pay now change on the first day of JUNE 1, 1994, and on that day every 12th month thereafter. Each time on which my interest rate could change is called a "Change Date".

(A) Change Dates

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

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

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

(Printed Address)

1518 GERRITTE DRIVE, INVERNESS, ILLINOIS 60010

(The "Lender" of the same date and covering the property described in the Security Instrument and located at

OXFORD BANK & TRUST

Note (the "Note") to

"Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate

TWO ADJUSTABLE RATE RIDER is made this 15th day of JUNE 1994, and is

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To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign 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 Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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.

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

CHICAGO TITLE AND TRUST COMPANY
AS TRUSTEE UNDER TRUST AGREEMENT
DATED OCTOBER 03, 1979 AND KNOWN AS TRUST
NUMBER 1076029 AND NOT PERSONALLY

(Seal)
-Borrower
(Seal)
-Borrower

Susan Becker
Asst. Vice President

SUSAN BECKER
(Seal)
-Borrower

Obetha Smith
ASST. SECRETARY

(Seal)
-Borrower

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LAND TRUST RIDER TO THE SECURITY INSTRUMENT
LC 162 B, 06/29/85

Asst. Vice President

Wanda Bell

CHICAGO TITLE AND TRUST COMPANY
Trustee

By signing this Rider, I agree to all of the above.

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The borrower described in the Security Instrument in the Trustee under a trust agreement dated OCTOBER 2, 1977, and known as Trust No. 1076929, the Security Instrument is executed by the Trustee, not by me as Trustee in the capacity in the contract in the instrument upon him or her or under the trust described in the instrument. The Trustee is not personally liable or the holder named by this Security Instrument.

The Trustee warrants that its possession and power and authority to execute this Security Instrument.

The entire principal sum remaining unpaid together with accrued interest thereon shall, at the holder's election and without notice, be immediately due and payable in full on any part of the property or any right, title or interest therein, whether legal or equitable, whether voluntarily or involuntarily, by outright sale, installment sale, contract, land contract, lease or other contract, assignment or other interest in a land trust or any other method of conveyance or real or personal property interest.

The property covered by the Security Instrument (referred to as "property" in the Security Instrument) includes, but is not limited to, the right of the Trustee or of any beneficiary of the trust agreement executed by the Trustee and covering the property to manage, control or possess the property or to receive the proceeds from the rental, sale, hypothecation or other disposition thereof, whether such right is classified as real or personal property.

The Trustee agrees that the Security Instrument is amended and supplemented to read as follows:

This Rider is dated JUNE 15, 1977, and is a part of and amends and supplements the Mortgage/Deed of Trust, ("Security Instrument") of the same date executed by the undersigned ("Trustee") to secure a Note of the same date to OXFORD BANK & TRUST, ("Note Holder"). The Security Instrument covers the property described in the Security Instrument and located at: 1516 57TH ST. DRIVE, LAWRENCE, ILLINOIS, 60010

LAND TRUST RIDER TO THE MORTGAGE/DEED OF TRUST

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Property of Cook County Clerk's Office