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This instrument was prepared by: MARGARETTEN & COMPANY INC 905 W 175TH ST HOMEWOOD IL 60430

THIS MORTGAGE ("Security Instrument") is given on October 16th, 1992

and the second s

JOSEPH OWCZARZAK, The mertgagor is

WADINE OWCZARZAK, , HIS WIFE

This Security Instrument is given to

MARGARETTEN & CONPANY, INC.

('Borrower'').

which is organized and existing

under the laws of the State of New Jersey One Ronson Road, Irelin, New Jersey

Borrower owes Lender the principal sum of

, and whose address is ("Lender").

Eighty- Five Thouse 1. and 00/100

(U.S. \$ 85,000.00 ). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provide 5 monthly payments, with the full debt, if not paid earlier, due and payable on November 1st. 2012 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all enewnls, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7.0 protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this facurity Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in

COOK

County, Illinois:

LOT 21 IN BLOCK 6, IN WILLOWICK ESTATES, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 AND PART OF THE SOUTHBAST 1/4, NORTH OF INDIAN BOUNDARY LINE, OF SECTION (2) TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON MAY 19, 1959, AS DOCUMENT NUMBER 1861915.

PERMANENT TAX NO. 28-22-303-021

peproli

\$29.00

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12243 # W-7224793980

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COOK COUNTY ASCORDER and the state of t

which has the address of

TERRY LANE

OAK FOREST, IL 60452 ("Property Address");

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 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 selsed 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.

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.

ILLINOIS—SINGLE FAMILY—FNMA/FHLMC UNIFORM INSTRUMENT MAR-1205 Page 1 of 5 (Rev. 5/91)

Form 3014 9/90 rational and appropriate and appropriate pro-

Replaces MAR-1205 (Rev. 7/87)

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Replaces ACAR-1205 (Sav. 7787) MAIL-1205 Page 2 of 5 (Rev. 5/91)

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of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leasebuida. Institutions immédiately prior to the acquisition. from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security If under Paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting

postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of the payments. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or to pay sums excured by this Security instrument, whether or not then due. The 30-day period will begin when the notice is given. a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restone the Property or adjandong the Property, or does not angwer within 30 days a notice from Lender that the insurance carrier has offered to settle to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Botrower. If Botrower regulation or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied

the Property damaged, if the restoration or repair is economically leasible and Lender's security is not lessened. If the Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of Lender. Lender may make proof of loss if not made promptly by Borrower.

of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the markance eartier and shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts Ali insurance policies and renewals shall be acceptable to Lender and shall include a standar ir origage clause. Lender

option, obtain coverage to protect Lender's rights in the Property in accordance with Paragravia's which shall not be unreasonably withheld. If Borrower fails to maintain coverage described core. Lender may, at Lender's that Lender requires. The insurance earrier providing the insurance shall be chosen by Borrower subject to Lender's approval floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including one or more of the actions set forth above within 10 days of the improvements now existing or hereafter erected on the

over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take lien to this Security Instrument. If Lender determines that any part of the P ope ty is subject to a lien which may attain priority the enforcement of the tien; or (c) secures from the holder of the lien an excement of the tien; or (c) secures from the holder of the lien an excement of the lien; or (c) secures from the holder of the lien and excement of the lien; or (c) secures from the holder of the lien and the lien a the lian by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent in writing to the payment of the obligation secured by the ten in Arian ner acceptable to Lender; (b) contests in good faith Borrower shall promptly discharge any lien which has priority ever this Security Instrument unless Borrower: (a) agrees

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panigraph, If Borrower makes these payments directly, Borrow it shall promptly furnish to Lender receipts evidencing the these obligations in the manner provided in Paragraph 2 or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall prontot with its Lender all notices of amounts to be paid under this which may attain priority over this Security Instrument, and leasthold payments or ground rents, it any. Borrower shall pay 4. Charges: Liens. | Borrower shall pay all teach presements, charges, fines and impositions attributable to the Property

3: tipist to interest quet tourin to brincipal and last to any late charkes due index the Moto I and 2 shall be applied: first, to any prepayment marges due under the Note; second, to amounts payable under Paragraph

3. Application of Payments. Unlest app leable law provides otherwise, all payments received by Lender under Paragraphs by this Security Instrument.

sale of the Property, shall apply any Finn's held by Lender at the time of acquisition or sale as a credit against the sums secured Funds, held by Lender, If, under Frankraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or

Upon payment in full of all and secured by this Security Instrument, Lender shall promptly refund to Borrower any more than twelve monthly payments, at Lender's sole discretion.

Borrower shall pay to Lender in amount necessary to make up the deficiency. Borrower shall make up the deficiency in no any thite is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in wilting, and, in such case for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds field by Lender at

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower instrument.

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

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

ultes char of ther wise naver norther, which cans a shall not be unreasonably withheld, after the date of occupancy or unless extenuating circumstances exist which are beyond Borrower's 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 Londer'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 action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest 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 fulse 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 all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Londer'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), then 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

8. Mortgage Insurar ce. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower and pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance covernor required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substant ally equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the rior gage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortg ig/ 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 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 consonable entries upon and inspections of the Property. Lender shall give

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

The proceeds of any award ... claim for damages, direct or consequential, in connection with any 10. Condemnation. 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 equel to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrover and Lander 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 one event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less then 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 ir 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 rain ipal shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the arrount 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 concernise 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

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.

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14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing

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 and the provisions of this Security Instrument and the Note are declared to

be severable.

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 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 falls 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 Fight 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) or any of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then yould 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 puchanged. 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 Faragraph 17.

19. Sale of Note; Change of Loan Service. 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 which 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 a dress 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 per rit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, no rillow 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 investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Jiazardous 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 pecessary, Borrower shall promptly

take all necessary remedial actions in accordance with Environmental Law.

As used in this Paragraph 20, "Hazardous Substances" are those substances define I as toxic or hazardous substances by Environmental Law and the following substances guisoline, kerosene, other flammable on oxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and racion tive 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 Londer 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 and as 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 little evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower shall pay any recordation costs.
  - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.



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WY COMMISSION EXPIRES 96/21/4 CHRIS A. BURKLOW SOTARE OF ILLINOIS BURKLOW OFFICIAL SEVE My Commission expires: Given under my hand and official seal, this 16th day of 7865 October free and voluntary act, for the uses and purposes therein set forth. before me this day in person, and acknowledged that he, she, they signed and delivered the said instrument us his, her, their personally known to me to be the same person(s) whose name(s) is(are) subscribed to the foregoing instrument, appeared NADINE OWCZARZAK, , HIS WIFE I, the Undersigned, a Notary Public in and for said county and state, do hereby certify, he. Ox Coot STATE OF ILLINOIS, COOK 750 OFFICE BOTTOWER

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

> NO RIDERS ATTACHED The following Riders are attached:

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