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CMIL
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RETURN TO:
BANK UNITED OF TEXAS FSB
DBA COMMONWEALTH UNITED MTG
1301 N. BASSWOOD, 4TH FLOOR
SCHAUMBURG, ILLINOIS 60175

92873827

DEPT-A1 RECORDING \$35.50
T42222 TRAN 3293 11/20/92 16140100
41615 * 92-873927
COOK COUNTY RECORDER

92873827

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on OCTOBER 27TH, 1992
The mortgagor is EVERARDO LARA AND ELENA LARA , HUSBAND AND WIFE

H/2090
Property of Cook County Clerk's Office

BANK UNITED OF TEXAS FSB ("Borrower"). This Security Instrument is given to
which is organized and existing under the laws of UNITED STATES , and whose address is
3200 SOUTHWEST FREEWAY, #2000, HOUSTON, TEXAS 77027

("Lender"). Borrower owes Lender the principal sum of
THIRTY TWO THOUSAND EIGHT HUNDRED AND 00/100
Dollars (U.S. \$ 32800.00). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments with the full debt, if not paid earlier, due and payable on
NOVEMBER 1ST, 2007 . This Security Instrument secures to Lender: (a) the repayment of the debt
evidenced by the Note, with interest, 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, grant and convey to Lender the following described property located in COOK

County, Illinois:

Legal Description: LOT 6 IN O.M. DORMAN'S SUBDIVISION OF PART OF BLOCK 37
OF CANAL TRUSTEE'S SUBDIVISION OF THE WEST 1/2 OF SECTION 21,
TOWNSHIP 38 NORTH, RANGE 14, AND SO MUCH OF THE SOUTHEAST 1/4 AS
LIES WEST OF THE SOUTH BRANCH OF THE CHICAGO RIVER, EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 17-21-324-032

466282282929

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JN

which has the address of 556 W. CULLERTON STREET
(Street)

CHICAGO
(City)

Illinois 60608 ("Property Address");
(Zip Code)

ILLINOIS- Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1875 (9202)

Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc. ■
To Order Call: 1-800-530-9393 □ FAX 616-791-1131

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Form 3014 9/90 (Page 6 of 6 Pages)

1301 N. BASSWOOD, 4TH FLOOR, SCHAUERBURG, IL 60173

(Address)

(Name)

SANDRA AHMAD

10/22/92

NOTARIAL PUBLIC STATE OF ILLINOIS
NOTARY PUBLIC EXPIRES 10/22/93

NANCY J. BURNS
• OFFICIAL SEAL •

My Commission expires

Given under my hand and official seal, this

forth.

and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes herein set

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY signed

permanently known to me to be the same person(s) whose name(s) ARE

do hereby certify that EVERARD LARA AND ELENA LARA

, a Notary Public in and for said county and state,

County ss:

STATE OF ILLINOIS.

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

Witness:

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 6 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Other(s) [specify]

- Adjustable Race Rider
- condominium Rider
- 1-4 Family Rider
- Graduate Payment Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Balloon Rider
- Rate Improvement Rider
- Second Home Rider

(Check applicable box(es))

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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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 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, 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 recordation costs.

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

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the one of those of the members of the family, does not exceed 10 days of the beginning of the disease.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) consents 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 Lender from recovering its security interest in the property; or (c) secures from the Lender an agreement to release the lien.

4. **Chargess; Lenses.** Borrower shall pay all taxes, assessments, charges, fines and impositions whatsoever to the paragrapah 2, and, to the extent to which it is necessary to pay same, to any rate uniforme and amercie the same, the same

3. **Application of Payments.** Unless 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 this Securitization instrument.

debticiency in no more than twelve monthly payments, in lender's sole discretion.

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

The Funds shall be held in an escutcheon whose deposits are insured by a federal agency, 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 items, or verifying the Escrow items, unless Lender charges 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. Lender may not charge Borrower interest on the Funds and applying the Escrow account, or require 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 permits Lender to make such a charge. In addition, Lender may require Borrower to pay all interest due on the Funds, unless Lender agrees to waive interest on the Funds.

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 leases and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly property taxes and assessments of ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly food 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 X, in lieu of the payment of mortgage insurance premiums. These items are called "Taxes and Insurance Items". Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a real property mortgage loan may require for Borrower's escrow account under the general Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq., ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of future tax and insurance items of otherwise in accordance with applicable law.

1. Payment of Principal and Interest: Prepayment. 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.

UNIFORM COVENANTS, BURROWERS AND LANDER COVENANTS AND AGREEMENTS AS FOLLOWS:

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.

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 title to 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

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, 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".

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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 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 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

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SOURCE Family - **NAME** **TEPPED MEC OUT-OF-HOME INSURANCE** - **OPTIONAL COVERAGE**, 1990 (page 5 of a policy)

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any

9. **Inspec^{tion}.** Landlord or his agent may make reasonable entries upon and inspect^{ions} of the Property. Landlord shall endeavor to give notice at the time of or prior to an inspection specific^y reasonable cause^{able} cause for the inspection.

8. Mortgage Insurance. If Lender receives payment in full of making the loan secured by this Security instrument, Borrower shall pay the premium required to maintain the mortgage insurance while any portion of the mortgage premium paid by Lender remains unpaid. If, for any reason, the mortgage coverage ceases to be in effect, Borrower shall pay the premium required to obtain coverage subsequently equivalent to the mortgage insurance previously in effect, at a cost not exceeding the monthly premium paid by Lender. If the monthly premium paid by Lender exceeds the sum paid by Borrower, Lender will be entitled to one-twelfth of the yearly monthly insurance premium paid by Borrower when the insurance coverage lapses or ceases to be in effect. Lender will receive payment as a loss reserve in lieu of monthly premiums paid by Lender if Lender's monthly premium paid by Borrower is less than the monthly premium paid by Lender. Lender may no longer be entitled to receive payment if Lender's monthly premium paid by Borrower is less than the monthly premium paid by Lender.

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, which may include from time to time interest at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

6. Occupancy, Reservation, Maintenance and Protection of the Property; Borrower's Loan Application

unless one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless circumstances exist which are beyond Borrower's control. Borrower shall not be destroyed, damaged or impaired the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall not be in default in any forfeiture action or proceeding, whether civil or criminal, if begun after 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 Lenders' security interest. Borrower may change such a default and resume, as provided in paragraph 18, by causing the section of proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forcible entry 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.

Interest in the Property shall also be in default if Borrower, during the loan application process, gave materially false or misleading information or statements to Lender or if Borrower fails to provide Lender with any information or documents requested by Lender in connection with the loan application process, or if Borrower fails to pay any amount due under the terms of the loan application or if Borrower fails to satisfy any condition precedent to the making of the loan.

Property as a principal residence. If this Security Instrument is in a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold, if any, merges unless Lender acquires fee title to the Property, establish, and use the Property as Borrower's principal residence for at least one year after the date of occupancy to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless circumstances exist which are beyond Borrower's control. Borrower shall not be destroyed, damaged or impaired the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall not be in default in any forfeiture action or proceeding, whether civil or criminal, if begun after 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 Lenders' security interest. Borrower may change such a default and resume, as provided in paragraph 18, by causing the section of proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forcible entry 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.

Property as a principal residence. If this Security Instrument is in a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold, if any, merges unless Lender acquires fee title to the Property, establish, and use the Property as Borrower's principal residence for at least one year after the date of occupancy to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless circumstances exist which are beyond Borrower's control. Borrower shall not be destroyed, damaged or impaired the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall not be in default in any forfeiture action or proceeding, whether civil or criminal, if begun after 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 Lenders' security interest. Borrower may change such a default and resume, as provided in paragraph 18, by causing the section of proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forcible entry 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.

Unless Lesnder 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 2 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 the extent of the sum secured by this Security
agreement to the trustee.

The Borrower and Lender shall be liable to pay sums accrued by this Security Instrument, whether or not the due date. The 30-day period will begin when the Property or to pay sums accrued by this Security Instrument, whether or not the due date. The 30-day period will begin when offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore Borrower's property, or does not answer within 30 days a notice from Lender that the insurance carrier has applied to the Lender, whether or not the due date, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer 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 Borrower's property, or does not answer within 30 days a notice from Lender that the insurance carrier has applied to the Lender, whether or not the due date, with any excess paid to Borrower.

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 and paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and lender prior to loss if not made previously by Borrower.

periods than Leader requirements. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender may, at any time, require a change in the insurance coverage.

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1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this **27TH** day of **OCTOBER, 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
BANK UNITED OF TEXAS FSB

(the "Lender")

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

556 W. CULLERTON STREET, CHICAGO, ILLINOIS 60608

(Property Address)

1-4 FAMILY COVENANTS. 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 in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling 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 deleted.

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 deleted. 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.

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

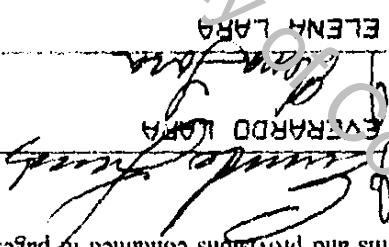
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Form 3170 9/90 (Page 2 of 2 pages)

Borrower
(Seal)

Borrower
(Seal)

Borrower
(Seal)

ELENA LARA

EVERARDO LARA

14 Family Rider.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this instrument.

1. 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 Lender may invoke any of the remedies permitted by the Security

Judicially appointed receiver, may do so at any time when a default occurs. However, or Lender's agents or a manager of the Property before a judicially appointed receiver, shall not be required to enter upon, take control of or not perform any act that would prevent Lender from exercising his rights under this paragraph.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not collect by the Security Instrument pursuant to Uniform Convention.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of showing as to the inadequacy of the Property as security.

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

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 until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii)