



GIVEN under my hand and Notarial Seal, this 30th day of December, 1991

THIS INSTRUMENT WAS PREPARED BY: [Signature] Notary Public

STATE OF ILLINOIS, COUNTY OF Cook, I, the undersigned, HARRIET DENISEWICZ, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

PERSONALLY KNOWN TO ME TO BE THE SECRETARY OF SAID CORPORATION, AND PERSONALLY KNOWN TO ME TO BE THE SAME PERSONS WHOSE NAMES ARE SUBSCRIBED TO THE FOREGOING INSTRUMENT, OFFICERS OF SAID CORPORATION AND CARRIED THE CORPORATE SEAL OF SAID CORPORATION, PURSUANT TO AUTHORITY GIVEN BY THE BOARD OF DIRECTORS OF SAID CORPORATION AS THEIR FREE AND VOLUNTARY ACT, AND AS THE FREE AND VOLUNTARY ACT AND DEED OF SAID CORPORATION, FOR THE USES AND PURPOSES THEREIN SET FORTH.

PERSONALLY KNOWN TO ME TO BE THE ASSISTANT VICE PRESIDENT OF LASALLE NATIONAL TRUST, N.A. AS TRUSTEE UNDER TRUST AGREEMENT DATED 4/11/91, 26-1071-00, SAID MORTGAGE DATED 12-30-91, KNOWN AS TRUST NUMBER 92011207

This rider is a part of Mortgage from Lasalle National Trust, N.A. by the Mortgagee of agreement to convey title to all or any portion of the premises, due and payable immediately upon conveyance by the Mortgagee of title or execution notwithstanding anything in the note or in this mortgage to the contrary, become At the option of the holders of the mortgage and obligation hereby secured and with-out notice to the Mortgagee, all unpaid indebtedness secured by this mortgage shall, notwithstanding anything in the note or in this mortgage to the contrary, become due and payable immediately upon conveyance by the Mortgagee of title or execution by the Mortgagee of agreement to convey title to all or any portion of the premises. This rider is a part of Mortgage from Lasalle National Trust, N.A. as Trustee under Trust Agreement dated 4/11/91, 26-1071-00, said Mortgage dated 12-30-91, known as Trust Number 92011207

92011207

92011207

THIS INSTRUMENT WAS PREPARED BY... 30th day of December 1991

GIVEN under my hand and Notarial Seal, this 30th day of December 1991... HARRIET DENISEWICZ

STATE OF Illinois COUNTY OF Cook... HARRIET DENISEWICZ, Notary Public

ATTEST: Nancy A. Slack, Assistant Secretary... 30th day of December 1991

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Executive aforesaid, has caused these presents to be signed by its Vice President, and its corporate seal to be hereunto affixed and attested by its Secretary, this 30th day of December 1991

Lasalle National Trust, N.A. Lasalle National Trust, N.A. 30th day of December 1991

That each right, power and remedy hereby granted... All covenants, terms and conditions... Subject to the terms of the mortgage...



734373SJ1  
62657660

THIS INDENTURE WITNESSETH: That the undersigned SUCCESSOR TRUSTEE TO

LASALLE NATIONAL TRUST, N.A.

LASALLE NATIONAL BANK

a corporation organized and existing under the laws of the United States of America not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the undersigned in pursuance of a Trust Agreement dated April 1, 1971 and known as trust number 26- 1071 -00, hereinafter referred to as the Mortgagor, does hereby Mortgage and Warrant to

ELGIN FEDERAL FINANCIAL CENTER

A Federal Association

a corporation organized and existing under the laws of the United States of America hereinafter referred to as the Mortgagee, the following real estate in the County of Cook

in the State of Illinois, to wit:

Unit 1-36-2-S in Roy Country Club Village, a condominium as delineated on the following described real estate: Part of the North 1/2 of Section 26, Township 42 North, Range 11, East of the Third Principal Meridian, which survey is attached as Exhibit "A" to the Declaration of Condominium recorded as document 26410009 as amended from time to time together with its undivided percentage interest in the common elements all in Cook County, IL

17-26-107-015-1628

Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter placed thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors, in a door, beds, swings, stoves and water heaters (all of which are intended to be and are hereby intended to be a part of said real estate whether physically attached thereto or not), and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagee, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, and with all the rights and privileges therunto belonging, unto said Mortgagee forever, for the use herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any state, which said rights and benefits said Mortgagee hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of

Sixty-nine thousand and 00/100 ----- \$69,000.00 Dollars

(\$ 69,000.00

), which Note, together with interest thereon as therein provided, is payable in monthly installments of

Dollars

\*\*Eight-hundred, Thirty-seven and .18/100-----

(\$ 837.18

10th

day of January

1992

), commencing the which payments are to be applied, first, to interest and the balance to principal, until said indebtedness is paid in full

(2) any advances made by the Mortgagee to the Mortgagor or its successor in title for any purpose at any time or from time to time, the obligation of this Mortgage, but at no time shall this Mortgage secure advances in excess of the principal sum of said original Note together with such additional advances, in a sum in excess of

Zero Dollars----- Dollars \$ 0.00

provided that nothing herein contained shall be construed as limiting the amount that shall be secured hereby when advanced to protect the security of an account with covenants contained in the Mortgage

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee as contained herein and in said Note

THE MORTGAGOR COVENANTS

1992 JAN 10 11:07 92011207

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, and sewer service charges against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended beyond said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter on said premises insured against damage by fire and such other hazards as the Mortgagee may require to be insured against, and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the period of redemption; (4) To pay the full insurable value of said property during the period of such insurance, and in such form as shall be satisfactory to the Mortgagee, such insurance policies shall remain with the Mortgagee, and the proceeds of any certificate of sale, owner of any deficiency, any receiver or redeemer, or any grantee in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all such claims and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagee for such purpose, and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured, in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (5) Immediately, after destruction or damage to, or diminution and prompt completion of the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (6) To keep said premises in good condition and repair, without waste and free from any mechanics' or other lien or claim of lien not expressly subordinated to the lien hereof; (7) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act of omission to act; (8) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (9) Not to make, suffer or permit, without the written permission of the Mortgagee being first had and obtained, any use of the property for any purpose other than that for which it is now used; (10) Any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property; (11) Any purchase on conditional sale, lease or agreement under which title is reserved in the vendor of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (12) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises;

B. In order to provide for the payment of taxes, assessments, insurance premiums and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, the undersigned promises to pay to the Mortgagee a pro rata portion of the current year's taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one twelfth of such taxes, which payments may, at the option of the Mortgagee, (a) be held by it and commingled with other such funds or its own funds for the payment of such items, (b) be carried in a savings account and withdrawn by it to pay such items, or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advance upon this obligation funds sufficient to pay said items at the same date and in the same payable, if the amount estimated to be sufficient to pay said items is not sufficient, the undersigned promises to pay the difference upon demand; if such sums are held or carried in a savings account or other account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness on all of the terms of said note and the contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted, that said Mortgagee may also do any act it may deem necessary to protect the lien hereof, that Mortgagee may employ agents and any money used or disbursed by Mortgagee for any of the above purposes and such money, together with interest thereon at the highest rate for which it is then lawful to contract, shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid, that it shall not be obligatory upon the Mortgagee to enquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as relieving the Mortgagee to advance any moneys for any purpose nor to do any act hereunder, and the Mortgagee shall not incur any personal liability because of any thing it may do or omit to do hereunder.

E. That it is the intent hereof to secure payment of said note and obligation whether the entire amount at all have been advanced to the Mortgagor at the date hereof or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F. That if all or any part of the property or any interest therein is sold or transferred by Mortgagor without the prior written consent of Mortgagee, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent, or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not convertible into a fee, Mortgagee may, at Mortgagee's option, declare without notice all of the sums secured by this mortgage to be immediately due and payable.

92011207

3/10/92

# UNOFFICIAL COPY

## ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 30th day of December, 1991, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note to ELGIN FEDERAL FINANCIAL CENTER, A FEDERAL ASSOCIATION (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

513 Cambridge Road, Prospect Heights, IL 60070  
(Property Address)

The Note contains provisions allowing for changes in the interest rate. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

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

### A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 8.00%. Section 4 of the Note provides for changes in the interest rate and the monthly payments, as follows:

### 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

#### (A) Change Dates

The interest rate I will pay may change on the 1st day of January, 1994, and on that day of the month every 30 months thereafter. Each date on which my interest rate could change is called a "Change Date."

#### (B) The Index

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 years, as made available by the Federal Reserve Board. The most recent Index figure available as of 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of its choice.

#### \*\* (C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding two and three-quarter percentage points (2.75%) to the Current Index. The sum will be my new interest rate.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay in full the principal I am expected to owe on the Change Date in substantially equal payments by the maturity date at my new interest rate. The result of this calculation will be the new amount of my monthly payment.

#### (D) Effective Date 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 changes again.

#### (E) Notice of Changes

The Note Holder will mail or deliver to me a notice before each Change Date. The notice will advise me of:

- (i) the new interest rate on my loan as of the Change Date;
- (ii) the amount of my monthly payment following the Change Date;
- (iii) any additional matters which the Note Holder is required to disclose; and
- (iv) the title and telephone number of a person who will answer any question I may have regarding the notice

### B. CHARGES; LIENS

Uniform Covenant 4 of the Security Instrument is amended to read as follows:

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument; however, Borrower shall not be required to discharge any such lien so long as Borrower: (a) shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender; (b) shall in good

GENERAL FORM—FHLMC UNIFORM ADJUSTABLE RATE LOAN—(TREASURY INDEX) 3/83

(4490) SAF Systems and Forms

\*\*The interest rate will not be changed by more than 2 percentage points on any Change Date, maximum interest rate change over the entire term of the loan shall not exceed 5% over the original rate contained herein nor shall said interest rate over the entire term of the loan be less than 8.00%.

92011207

(Sign Original Only)

(Seal)  
-Borrower

Attest: Assistant Secretary

*Walter A. ...*

(Seal)  
-Borrower

Assistant Vice President

(Seal)  
-Borrower

UNDER TRUST NO. 26-1071-00

LASALLE NATIONAL TRUST, N.A., SUCCESSOR TRUSTEE TO LASALLE NATIONAL BANK AS TRUSTEE AND NOT PERSONALLY

In Witness Whereof, Borrower has executed this Adjustable Rate Rider.

If the loan secured by the 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 permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits; and (2) 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 under the Note.

F. LOAN CHARGES

Notwithstanding a sale or transfer, Borrower will continue to be obligated under the Note and this Security Instrument unless Lender has released Borrower in writing. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof. Transfer of the Property or a beneficial interest in Borrower, if all or any part of the Property or an interest therein 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 Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable. However, this option shall not be exercised by Lender if exercise is not authorized by Federal law.

92011207

FORM XX 0421

This instrument is executed by LA SALLE NATIONAL TRUST, N.A., not personally but solely as Trustee, as aforesaid, in the exercise of the power and authority conferred upon and vested in it as such Trustee. All the terms, provisions, stipulations, covenants and conditions to be performed by LA SALLE NATIONAL TRUST, N.A., are undertaken by it solely as Trustee, as aforesaid, and not individually and all statements herein made are made on information and belief and are to be construed accordingly, and no personal liability shall be asserted or be enforceable against LA SALLE NATIONAL TRUST, N.A., by reason of any of the terms, provisions, stipulations, covenants and/or statements contained in this instrument.

RIDER ATTACHED TO AND MADE A PART OF DOCUMENT DATED 12/20/91 UNDER TRUST NO. 26-1071-00

C. NOTICE

Uniform Covenant 14 of the Security Instrument is amended to read as follows:  
14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

92011207

THIS DOCUMENT IS NOT A PART HEREOF.

SEE RIDER

faith contest such lien by, or defend against enforcement of such lien in, legal proceedings which in the opinion of Lender operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof; or (c) shall secure from the holder of such lien an agreement in a form satisfactory to Lender subordinating such lien to this Security Instrument

**D. UNIFORM SECURITY INSTRUMENT GOVERNING LAW; SEPARABILITY**

Uniform Covenant 1.5 of the Security Instrument is amended to read as follows:

15. Uniform Security Instrument; Governing Law; Severability. This form of Security Instrument combines uniform covenants for national use and a uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. 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, and to this end the provisions of this Security Instrument and the Note are declared to be severable.

**E. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER**

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an interest therein 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 Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable. However, this option shall not be exercised by Lender if exercise is not authorized by Federal law.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

Notwithstanding a sale or transfer, Borrower will continue to be obligated under the Note and this Security Instrument unless Lender has released Borrower in writing.

**F. LOAN CHARGES**

If the loan secured by the 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 permitted limits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sums already collected from Borrower which exceed 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 under the Note.

**IN WITNESS WHEREOF, Borrower has executed this Adjustable Rate Rider.**

LASALLE NATIONAL TRUST, N.A., SUCCESSOR TRUSTEE TO LASALLE NATIONAL BANK AS TRUSTEE AND NOT PERSONALLY UNDER TRUST, NO. 20-1071-000  
(Seal) -Borrower

By: Assistant Vice President  
(Seal) -Borrower

Attest: Assistant Secretary  
(Seal) -Borrower  
(Sign Original Only)

20211206



# UNOFFICIAL COPY

## ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 30th day of December, 1991, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note to ELGIN FEDERAL FINANCIAL CENTER, A FEDERAL ASSOCIATION (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

513 C. Greenbridge, Prospect Heights, IL 60070  
(Property Address)

The Note contains provisions allowing for changes in the interest rate. If the interest rate increases, the Borrower's monthly payments will be higher. If the interest rate decreases, the Borrower's monthly payments will be lower.

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### 4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

#### (A) Change Dates

The interest rate I will pay may change on the 1st day of January, 1994, and on that day of the month every 36 months thereafter. Each date on which my interest rate could change is called a "Change Date."

#### (B) The Index

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 4 years, as made available by the Federal Reserve Board. The most recent Index figure available as of 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of its choice.

#### \*\* (C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding two and three-quarters percentage points (2.75%) to the Current Index. The sum will be my new interest rate.

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- (ii) the amount of my monthly payment following the Change Date;
- (iii) any additional matters which the Note Holder is required to disclose; and
- (iv) the title and telephone number of a person who will answer any question I may have regarding the notice.

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44490-1 SAF Systems and Forms

\*\*The interest rate will not be changed by more than 2 percentage points on any Change Date, maximum interest rate change over the entire term of the loan shall not exceed 5% over the original rate contained herein nor shall said interest rate over the entire term of the loan be less than 8.00%.

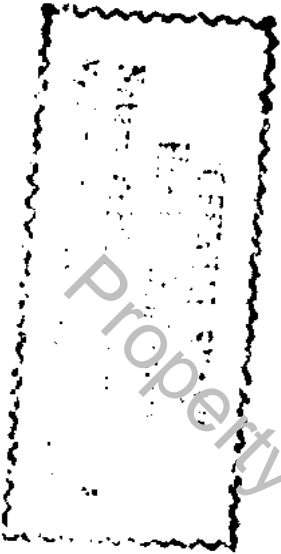
92011207



STATE OF ILLINOIS )  
COUNTY OF COOK ) SS:

I, HARRIET DENNIS, a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY THAT, of LA SALLE NATIONAL TRUST, N.A. and NAHUI S. MACHO, Assistant Vice President of said Bank personally known to me as to be the same persons whose names are subscribed to the foregoing instrument as such Assistant Vice President and Assistant Secretary respectively, appeared before me this day in person and acknowledged that they signed and delivered said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and said Assistant Secretary did also then and there acknowledge that he/she, as custodian of the Corporate Seal of this Bank, did affix said Corporate Seal of said Bank to said instrument as his/her own free and voluntary act, and as the free and voluntary act of said Bank for the uses and purposes therein set forth.

Given under my name and notarial seal this 5th day of December, 19 91



NOTARY PUBLIC