92068095 9206809**5**  BOX 333

7332253-0

- (Space Above This Line For Recording Data) -----

#### **MORTGAGE**

\*dated April 20, 1990 known as Trust Number 3955 as to Parcel 1; and First National Bank of Lansing, a National Banking Association, as Trustee under Trust Agreement dated July 14, 1983 known as Trust Number 3413 as to Parcel 2.

Parcel 1: The East 61 feet of the West 221.01 feet of the South 183.97 feet (except that part tying North of the Center Line of Lake Street extended) in the East 1/2 of the East 1/2 of the Northwest 1/4 of Section 32, Township 36 North, Range 15 East of the Third Principal Meridian, in Cook County, Illinois. Perm Tax No. 30-32-125-026-0000

Parcel 2: The North 75 feet of the West 186.95 feet c. Lot 238 in Schultz Park, being a subdivision of the South 1/2 of the Southwest 1/4 of Section 32, Township 36 North, Range 15 East of the Third Principal Meridian according to the plat thereof recorded June 1, 1927 as Dowment 9670668, in Cook County, Illinois. Perm Tax No. 30-32-315-035-0000

D2068095

| Parcel 1: 3523 Lake St., | Lansing | Parcel 2: 18335 Sherman St., | Lansing | Lansin

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seised 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.

(33)	
1990	

	This instrument was proposed by Colenges Formal Speings and Coar Association
	Notary Public
	My Commission expires:
	(berson(s) ຄະໄກຄະພາຍສູງ
	Seef to Vasuast, sidt om omdod begdodwondes zew momunism gelegonel od T
	COUNTY OF SS:
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	TOO STATE
	O.s.
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	(Space Below 12 / Un 14 CORENDER REFERENCE HEREIN
	(luo2)
<b>4</b> E	Agreement dated July 14, 1983 known as Trust Number 3413 as to Parcel S. Agreement dated July 14, 1983 known as Trust Number 3413 as to Parcel S.
ąε	Agreement dated April 20, 1090 known as Trust Number 3955 as to Parcel 1. (Seal)
	BY SIGNING BELOW, BATTANT accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Bortower and recorded with it.
	🗵 Other(s) [specify] hider to Delete & Substitute Non-Uniform Covenant
	Adjustante P. Rider
	supplement the occasinate and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Cheel, st, plicable box(es)]  1-4  Adjustante Rider  [XXX Family Rider]
	23. Rivers to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security to a recorded into and shall amend and and such rider shall be incorporated into and shall amend and and such rider shall be incorporated into and shall amend and
	Instrument without charge to Borrower. Borrower shall pay any recordation costs.
	receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.  Zi. Release, Upon payment of all sums secured by this Security Instrument, Lender shall release this Security.
	appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on
	20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially
	Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and ensts of title evidence.
	existence of a default or any other defense of Borrower to acceleration and foreelosure. 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 foreelose this Security instrument without further demand and may foreelose this Security instrument without further demand and may foreelose this Security instrument by judicial proceeding.
	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-
	default; (c) a date, not leas 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
	19. Acceleration; Remedies. Lender shall give notice to Burrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument four not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwises. The notice shall specify; (a) the default; (b) the action required to cure the
	MON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as following fourtower's:

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

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

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

assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Horrower. In the event of a partial taking of the Property, 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.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or ne'tle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is au. Forized 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.

10. Borrower Let Roleased; Forbearance By Lender Not a Walver. 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 oper ite 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 any dization 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 crarase of any right or remedy

11. 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 tirn's of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) grees 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.

12. 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 such 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 educes principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable seconding to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

paragraph 17.

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 natice shall be directed to the Property Address or any other address Horrower 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 I orrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lenders of a 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 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 had no acceleration 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 paragraphs 13 or 17.

requesting payment.

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

Lender may take action under this paragraph 7, Lender does not have to do so. Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the Property (such as a proceeding in bankrupticy, probate, for condemnation or to enforce laws or coverants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect If Borrower fails to perform the 7. Protection of Lender's Rights in the Property; Morigage Insurance.

ice title shall not merge unless Lender agrees to the merger in writing.

change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially

Instrument immediately 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 Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting

when the notice is given.

of the Property damaged, if the restoration or repair is economically leasible and Lender's security is not bessened. If the restoration or repair is not economically leasible or Lender's security would be lessened, he insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Bortower. If Bortower abandons the Property, or does not answer within 30 days a notice from Lender at the proceeds for 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 offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore offered to pay sums secured by this Security Instrument, whether or not then due. The 30 day period will begin when the rotics is given

all receipts of paid premiums and renewal notices. In the event of loss, Bor ower shall give prompt notice to the insurance carrier and Lender may make proof of loss if not made promptly by Bor order. Lender may make proof of loss if not made promptly by Bor order. Unless Lender and Borrower otherwise agree in writing, insurance proceeds chall be applied to restoration or repair. Lender shall have the right to hold the policies and renewals. If Lender rightins, Borrower shall promptly give to Lender

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

unreasonably withheld.

5. Hazard Insurance. Borrower shall keep the ir ipro-ements now existing or hereafter erected on the Property insurance. Borrower shall be the second experience of the periods that Lender requires. The requires insurance this insurance shall be maintained in the an owner subject to Lender's approval which shall not be insurance eartier providing the insurance shall be chosen by Borrowe subject to Lender's approval which shall not be

of the giving of notice.

notice identifying the lien. Borrower shall satisfy the lien or ake one or more of the actions set forth above within 10 days the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a agrees in writing to the payment of the obugation, secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactement of the theoreting the "er to this Security Instrument. If Lender determines that any part of agreement satisfacted to Lender about any part of the Property is Lender about any part of a Property is Lender about any part of a part of the Property is a lien and the property of the Property is Lender about any part of a part of the Property is a lien and the property is property to Lender approach and the Property is a lien and the property is property to Lender approach and the Property is a lien and the property is property to Lender approach and the Property is property to Lender approach and the property is the property of the p Borrower shall promptly dischalge any lien which has priority over this Security Instrument unless Borrower: (a)

receipts evidencing the payments.

pay them on time directly to the percen owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Ec. rower makes these payments directly, Borrower shall promptly furnish to Lender to be paid under this paragraph. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall Note; third, to amount, eagable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain pricitly over this Security Instrument, and leasehold payments or ground rents, if any.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs I and 2 stall b. applied first, to late charges due under the Note; second, to prepayment charges due under the

any Funds here by Lender. If under paragraph 19 the Property is sold or acquired by Lender shall apply, no later than immediately and the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a creekt against the sums secured by this Security Instrument.

3. Application with the summents are applicable law provides otherwise all poursents received by Lender under

Uporen in full of all sums secured by this Security Instrument, Lender shall prompily refund to Borrower

amount necessary to make up the deficiency in one or more payments as required by Lender.

at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the unnount of the Funds held by Lender is not sufficient to pay the eserow items when due, Borrower shall pay to Lender any the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to

this Security Instrument. shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender

state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

basis of current data and reasonable estimates of future eserow items.

one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums; if any. These items are called "escrow items." Lender may estimate the Funds due on the to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

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

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

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Adjustable Rate Loan Rider ("Rider") is made this 30th day of January 1992 and is incorporated into and shall be deemed to amend and supplement the Mortgage ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION ("Lender") of the same date ("Note") and covering the property described in the Security Instrument and which has the address of Parcel 1: 3523 Lake St., Lansing, Illinois 60438 Parcel 2: 18335 Sheeman St.,
Lansing, Illinois 60438

MODIFICATIONS. In addition to the covenants and agreements made in the

Security Instrument, Borrower and Lender further covenant and agree as follows:

### INTEREST FATE AND MONTHLY PAYMENT CHANGES

The Note has an Initial Interest Rate of 7.80 %. The Note interest rate may be increased or decreased on the first day of the month beginning on March 1 , 19.77 and on that day of the month every twelve (12) months thereafter. Each date on which the interest rate may change will be called a "Change Date."

Changes in the incerest rate will be based on changes in an interest rate

index. The Index is the Forkay Average Yield on the United States Treasury

Securities Adjusted to a Constant Maturity of One Year

Before each Change Date, the Note Holder will calculate the new interest
rate by adding 2.50 % to the Current Index. The Current Index figure is the

most recent Index figure available at least 30 but not more than 45 days prior to each Change Date. The Note Holiev will round the new interest rate to the nearest one-eighth of one percentage point.

The interest rate will not be charged by more than two (2) percentage points on any Change Date. The maximum interest rate ("Ceiling") charged will not be more than 12.80 %. The Note Holiev will adjust the new interest rate so that the change in the interest rate will not be more than those limits.

### LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessar, 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. Leader may choose to make this refund by raducing the principal eved under the Note on by making a make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

### PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this security Instrument, Lender may send Borrower a notice identifying that lien. shall promptly act with regard to that lien as provided in paragraph 4 0% the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

#### TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change the maximum interest charged, and the minimum interest rate charged (if there is a limit), or (3) a different Index, or (4) the payment of Loan Fees, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

. 11 1 A. HERBID BERBIO SEE SICHATURE AND MOURDS AFTER A THIRD SHIRE (Seal) First National Bank of Lansing, a National Banking Association, as Trustee under Trust Agreemen (Scal) dated April 20, 1990 known as Trust Number 3955 as to Parcel 1.

STORY OF BUILDING AND INCORPORATED BY REFERENCE HEREIGSeal) First National Bank of Lansing, a National Banking Association, as Trustee under Trust Agreemen (Seal) dated July 14, 1983 known as Trust Number 3413 as to Parcel 2.

THIS MORTGAGE is executed by the FIRST NATIONAL BANK OF IKLINOIS, LANSING, ILLINOIS not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said First National Bank of Illinois, hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said first Party or on said First National Bank of Illinois personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder and that so far as the First Party and its successors and said First National Bank of Illinois personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

to enforce the reasonal hability of the guaranto	ir, it any,
aforesaid, has caused these presents to be sign or one of its	k of Illinois, not personally but as Trustee ned by its <u>Trust Officer</u> and its corporate seal to be hereunto affixed
and attested by its Trust United	, this 30th day of January , 1992
ATTEST:	FIRST NATIONAL BANK OF ILLINOIS, Lansing, Illinois, not personally but as Trustee under the provisions of a Trust Agreement dated April 20, 1990 and KNOWN AS Trust No. 3955
ATTEST:	By David A. De Young Trust Officer
(DIR, O. V Manualty	
Carol J. Grandt	Y)*
Trust Officer	
State of Illinois )	
) SS	C'2
County of Cook )	<b>10</b> .
I, Sandra J. Francis , A Notary I State aforesaid, DO HEREBY CERTIFY, that FIRST NATIONAL BANK OF ILLINOIS, a National Branct , of said FIRST NATIONAL to me to be the same persons whose names are such Trust Officer and gappeared before me this day in person and acknowled acknowledge instrument as their own free and voluntary of said National Banking Association, as Trustee, forth; and the said Carol J. Brandt that he, as custodian of the corporate seal of said the said corporate seal of said National Banking free and voluntary act, and as the free and voluntary act, and as the free and voluntary act, and purposes therein set	David A. De Young , of the all Banking Association, and Carol J.  BANKING ASSOCIATION, personally known ubscribed to the foregoing instrument as respectfully, owledged that they signed and delivered the acts, and as the free and voluntary act, for the uses and purposes therein set did also then and there acknowledge id National Banking Association, did affix Association to said instrument as his own intary act of said National Banking Association,
GIVEN under my hand and Notarial Seal this	30th day of January , 1992.
MY COMMISSION EXPIRES:	Annanada / / /
October 4, 1994 "OFFICIAL SEAL" SANDRA J. FRANCIS Mehrer Politic, State of C	Y HOW Y LODING
My Commission Express D	
<b></b>	<u> </u>

#### RIDER TO DELETE AND SUBSTITUTE NON-UNIFORM COVENANT

This RIDER TO DELETE AND SUBSTITUTE NON-UNIFORM COVENANT is made this 30 may of January 1992, and is incorporated into and shall be deemed to delete and substitute Non-Uniform Covenant 21 of the Mortgage (Security Instrument) of the same date given by the undersigned (Borrower) to secure Borrower's Note to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA (Lender) of the same date and covering the property described in the Security Instrument and located at: Parcel 1: 3523 Lake St., Lending, Illinois 40438

Parcel 2: 18335 Sheeman St., Lansing, Illinois 60438

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree to delete Non-Uniform Covenant 21, entitled Release, and substitute the following: "Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Derivever shall pay Lender for expenses incurred in releasing the Security Instrument, including, but not limited to, preparation of payoff statements, preparation of and processing Satisfaction of Mortgage and recordation or filing rees."

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this RIDER TO DILETE AND SUBSTITUTE NON-UNIFORM COVENANT.

AND Wasself (Seal)

And Wasself (Seal)

AcrowerFirst Mational Bank of Lansing,
a MacConal Banking Association, as Trustee
under frust Agreement dated April 20, 1990
known as Trust Number 3955 as to Parcel 1.

(Seal)

BorrowerFirst National Bank of Lansing, a National Banklog Association, as Trustee under Trust Agreement dated July 14, 1983 known as Trust Number 3413 as to Parcel 2.

AND INCOMPORATES IN THE TRANSE HOREIN

92068935

THIS MORTGAGE is executed by the PRST MTTORAL BAIK OF ILLINOIS, LANSING, ILLINOIS not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said First National Bank of Illinois, hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said first Party or on said First National Bank of Illinois personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Mortgagee and by every person now or hereafter claiming any right or security hereunder and that so far as the First Party and its successors and said First National Bank of Illinois personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

	e and the second
IN WITNESS THEREOF, First National Bank	
aforesaid, has caused these presents to be signed	and its corporate seal to be hereunto affixed
or one of its and attested by its Trust Officer .	this 30th day of January , 1992
and attested by its It 191 Officer	
	FIRST NATIONAL BANK OF ILLINOIS,
	Lansing, Illinois, not personally but as
$O_{\mathcal{E}}$	Trustee under the provisions of a Trust
	Agreement dated July 14, 1983 ,
	and KNOWN AS Trust No. 3413
A TT CC T.	avi Wine about Millian
ATTEST:	David A. De Young
	Trust Officer
(2100.0) Browntte	O. 17
Carol I Arandt	
Carol J. Brandt Trust Officer	<sup>*</sup> /)×
State of Illinois )	
) SS	
County of Cook )	C/2
I, Sandra J. Francis , A Notary F	Public in and the said County and in the
State aforesaid DO HERERY CERTIFY that no	and a po yourse of the
State aforesaid, DO HEREBY CERTIFY, that Do FIRST NATIONAL BANK OF ILLINOIS, a National	Banking Association and Canol 1
Brandt , of said FIRST NATIONAL E	BANKING ASSOCIATION personally known
to me to be the same persons whose names are so	ubscribed to the foregoing instrument as
such Trust Officer and The	rust Officer respectfully.
such $\underline{\text{Trust Officer}}$ and $\underline{\text{Trust Officer}}$ appeared before me this day in person and acknowledges and $\underline{\text{Trust Officer}}$	bwledged that they signed and delivered the
said instrument as their own free and voluntary	acts, and as the free and voluntary act
of said National Banking Association, as Trustee,	for the uses and purposes therein set
forth; and the said <u>Carol J. Brandt</u>	did also then and there acknowledge
that he, as custodian of the corporate seal of sai	d National Banking Association, did affix
the said corporate seal of said National Banking	
free and voluntary act, and as the free and volu	
as Trustee for the uses and purposes therein set	rorin.
GIVEN under my hand and Notarial Seal this	30th day of January , 1992.
	mmm /
WIT COMMISSION EXPIRES: 5	
October 4, 1994 \$ SMEER FIRA	
October 4, 1994 SABLEA F Day  October 4, 1994 Sablea F Day	The second of the second of the second
🔰 - My Barrus Lon Aryo	. A MORGIA EUDIR.

### 1-4 FAMILY RIDER Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 304.hday of January 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 Citizens Federal Savings and Loan Association

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

#### [Property Address]

Parcel 1: 3523 Lake St., Lansing, Illinois 60438 Parcel 2: 18335 Sherman St., Lansing, Illinois 60438

- 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. USE OF P'OPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property of its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordin nees, regulations and requirements of any governmental body applicable to the Property.
- B. SUBORDINATE PHENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to pure-fected against the Property without Lender's prior written permission.
- C. RENT LOSS INSUPANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
  - D. "EORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.
- E. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all teases 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 E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.
- F. ASSIGNMENT OF RENTS. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's Notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security a strument is paid in full.

G. 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 rancdies permitted by the Security Instrument.

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

First National Bank of Lansing, a Borown National Banking Association, as Trustee under Trust Agreement dated April 20, 1996 known as Trust Number 3055 as to Romanne Parcel 1.

SEE SIGNATURE SHIFT ATTIMITED HERETO

AND INCORPORAL RELIGIOUS BLAFFON Borrower First National Bank of Lansing, a Borrower National Banking Association, as Trustecunder Trust Agreement dated July 14, 1987 known as Trust Number 3413 as to Borrower Parcel 2.

92068095

(the "Lender")

THIS INSTRUMENT is executed by the undersigned Trustee, not personally but solely as Trustee under the terms of that certain agreement dated. July 14th...., 1983, creating Trust No. 3413—and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings, representations and agreements herein made are made and intended, not as personal covenants, undertakings, representations and agreements of the Trustee, individually, or for the purpose of binding it personally but this instrument is executed and delivered by the FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, as Trustee, solely in the exercise of the powers conferred upon it as such Trustee under said agreement and not personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforced against FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, on account hereof, or on account of any covenant, undertaking, representation or agreement herein contained, either expressed or implied, all such personal liability, if any being hereby expressly waived and released by the parties hereto or holder hereof, and by all persons claiming by or through or under said parties or holder hereof.

the parties hereto or holder hereof, and by a parties or holder hereof.	all persons claiming by or through or under said
IN WITNESS WHEREOF, said FIRST NAT has caused its name to be signed to these prand its corporate seal to be hereunto affixed	IONAL BANK OF HALINOIS, LANSING, HALINOIS, esents by aTrust Officer and attested by itsTrust Officer
Ox	FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS As Trustee aforesald and not personally.
ATTEST:	BY David A. De Young Trust Officer
Carol J. Brandt Trust Officer STATE OF ILLINOIS)	China and the second
) SS COUNTY OF COOK )	92063095
aforesald, DO HEREBY CERTIFY, that David BANK OF ILLINOIS, LANSING, ILLINOIS, a Nandt of said National Batthe same persons whose names are subscribed Officer and Trust Officer day in person and acknowledged that they si their own free and voluntary acts, and as the Association, as Trustee, for the uses and purposes therein to said instrument the free and voluntary act of said National Barandt here and purposes therein set forth.	free and voluntary act of said National Banking poses therein set forth and the said <u>Carol J.</u> acknowledge that he, as custodian of the ation, did affix the said corporate seal of said t as his own free and voluntary act, and as aking Association, as Trustee, for the uses
GIVEN under my hand and Notarial Seal t	
MY COMMISSION EXPIRES: ************************************	PEAL" HRANCIS THE OF MILLOUS AND A CO- LONG THE CONTROL OF MILLOUS AND

THIS INSTRUMENT is executed by the undersigned Trustee, not personally but solely as Trustee under the terms of that certain agreement dated. April 20th..., 1990, creating Trust No. 3955 and it is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings, representations and agreements herein made are made and intended, not as personal covenants, undertakings, representations and agreements of the Trustee, individually, or for the purpose of binding it personally but this instrument is executed and delivered by the FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, as Trustee, solely in the exercise of the powers conferred upon it as such Trustee under said agreement and not personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforced against FIRST NATIONAL BANK OF ILLINOIS, LANSING, ILLINOIS, on account hereof, or on account of any covenant, undertaking, representation or agreement herein contained, either expressed or implied, all such personal liability, if any being hereby expressly waived and released by the parties hereto or holder hereof, and by all persons claiming by or through or under said parties or holder hereof.

of the powers conterred upon personal responsibility is FIRST NATIONAL BANK OF of any covenant, undertaking or implied, all such personal the parties hereto or holder parties or holder tureof.	assumed by nor sl ILLINOIS, LANSIN ig, representation ( I liability, if any b	half at any time be asserte IG, ILLINOIS, on account or agreement herein conta eing hereby expressly wa	ed or enforced against hereof, or on account ined, either expressed ived and released by
IN WITNESS WIEREOF, has caused its name to be and its corporate seal to be	igned to these pres		∴er
	Ox		BANK OF ILLINOIS, B As Trustee aforesald
ATTEST:	004	BY David A. De	
Carol & Brandt		0.	
Trust Officer		45.	
STATE OF ILLINOIS ) ) SS COUNTY OF COOK )		J-C/2	92068095
BANK OF ILLINOIS, LANSING Brandt , of the same persons whose name Officer and day in person and acknowle their own free and voluntary Association, as Trustee, for	G, ILLINOIS, a Na Said National Bank s are subscribed t Trust Officer adged that they sig acts, and as the I the uses and purpo	tional Banking Association king Association, personal o the aforegoing instrume respectively appea ned and delivered the sai free and voluntary act of oses therein set forth and	in PIRST NATIONAL and Carol J.  Ix known to me to be not as such Trust ared pefore me this dinstrument as said National Banking the said Carol J.
Brandt , did also corporate seal of said Nationa National Banking Association the free and voluntary act of and purposes therein set fort	o then and there a Il Banking Associat to said instrument Said National Banl	cknowledge that he, as cu ion, did affix the said cor as his own free and volur	istodian of the sporate seal of said ntary act, and as
GIVEN under my hand a	nd Notarial Seal th	is 30th day of Janu	iary , 19 92 .
MY COMMISSION EXPIRES:	TOTAL SE		z'
October 4, 1994	SANDAN 1 FR Notary Public, State My Commission Expa	of librois // ///// Notary Pu	Maries blic rancis
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