

13. **Flowthrough Tax Secularization.** This Security Instrument shall be governed by Federal law and the law of the State in which the Property is located. The provisions of this Security Instrument and the Note are intended to be governed by the law of the State in which the Property is located.

14. **Notice.** Any notice to be given by Lender to Borrower shall be given in writing to the Borrower at the address set forth in the Security Instrument or to the Borrower at the address set forth in the Security Instrument if the Borrower is a corporation, partnership, or other entity. Any notice to be given by Lender to Borrower shall be given in writing to the Borrower at the address set forth in the Security Instrument or to the Borrower at the address set forth in the Security Instrument if the Borrower is a corporation, partnership, or other entity.

15. **Loan Charges.** The Borrower shall be responsible for the payment of all taxes, charges, and expenses, including but not limited to, recording charges, transfer taxes, and other taxes, charges, and expenses, which are assessed against the Property or the Note, and for the payment of all taxes, charges, and expenses, including but not limited to, recording charges, transfer taxes, and other taxes, charges, and expenses, which are assessed against the Property or the Note.

16. **Successors and Assigns Bound.** Lender, Borrower, and Assigns, their heirs, successors, assigns, and assigns, shall be bound by the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note.

17. **Assignment.** Lender may assign all or part of its interest in this Security Instrument and the Note to any assignee, and any assignee shall be deemed to have agreed to the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note.

18. **Assignment of Proceeds.** Lender shall be entitled to the proceeds of any sale, lease, or other disposition of the Property, and shall be deemed to have agreed to the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note.

19. **Condemnation.** In the event of a partial taking of the Property, Lender shall be deemed to have agreed to the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note.

20. **Inspection.** Lender shall have the right to inspect the Property and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note.

21. **Insurance.** Lender shall require Borrower to maintain adequate insurance on the Property, and shall be deemed to have agreed to the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note.

22. **Waiver of Defenses.** Lender shall be deemed to have agreed to the terms of this Security Instrument and the Note, and shall be deemed to have agreed to the terms of this Security Instrument and the Note.

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16. **Borrower's Copy.** Borrower shall be given one confirmed copy of the text 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 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 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 local 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 to Borrower in which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay the sums due prior to the expiration of this period, Lender may invoke any remedy permitted by the Security Instrument without further notice or demand on Borrower.

18. **Borrower's Right to Reinstate.** If Borrower is in default under the conditions of this Security Instrument, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the commencement of a foreclosure or such other procedure applicable law may permit, on terms and conditions set forth in the Property instrument or any post-closing sale contained in this Security Instrument, or the 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 covenant or agreement, except all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees and costs, such as those as Lender may reasonably expect to incur that are the result of this Security Instrument; (c) Lender's lien on the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged; (d) upon a determination by Borrower that this Security Instrument and the obligations secured by it shall remain fully enforceable if no acceleration had occurred; (e) however, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. **Sale of or a Change of Loan Servicer.** The Note is a partial interest in the Note together with this Security Instrument may be sold or from time to time or more times without prior notice to Borrower. A sale may result in a change in the entity known as the "Company" that collects the payments due under the Note and this Security Instrument. The sale may be an outright sale or a sale to a Trust or other entity. If the sale is to a Trust or other entity, the Loan Servicer Borrower will continue to deal with until the terms and conditions set forth in paragraph 14 become applicable. The notice will set the name and address of the new Loan Servicer and the date 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, in, on, or near the Property, of any Hazardous Substances or other pollutants. Borrower shall not do nor allow anyone else to do anything that causes the Property, that is in violation of applicable environmental law. Any provisions, rules or sentences that do not apply to the presence, use or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate for normal residential use and to meet the needs of the Property.

Borrower shall promptly give Lender written notice of any release, threatened release, spill, leak or other action by any governmental or regulatory authority, or any private party, involving the Property and any Hazardous Substances or Environmental Law of which Borrower has actual knowledge. If Borrower is notified by any governmental or regulatory authority that any release or other non-compliance has occurred, Borrower shall cause the Property to be tested. Borrower shall promptly take all necessary and reasonable steps to conduct such Environmental Law.

As used in this paragraph, "Hazardous Substances" means those substances listed in federal, state or local laws or regulations and the following: asbestos, lead, radon, mold, and any other substances that may be toxic, carcinogenic, mutagenic, or heritable, or which otherwise present unreasonable risks to human health and the environment. As used in this paragraph, "Environmental Law" means any state, federal, or local law, rule, regulation, or ordinance that is intended to protect or regulate the use of the Property or the environment.

21. **Acceleration; Remedies.** Lender may, at its option, accelerate and enforce a debt 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 that not amount to acceleration under paragraph 17 unless applicable law provides otherwise. The notice shall specify: (a) the default(s) the action required to cure the default(s) and a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (b) 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 cost of title evidence.

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

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

Form BSA-2000 (Rev. 10/01)

9/28/2000

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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 riders were a part of this Security Instrument. [Check applicable boxes.]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Others (specify) _____
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Land Trust Adjustable Rate Rider
- Family Rider
- Biweekly Payment Rider
- Second Home Rider

By signing Borrower, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders executed by Borrower and recorded with it.

BRIDGEVIEW BANK AND TRUST COMPANY
AS TRUSTEE, UNDER TRUST NO. 1-1027

BY: _____
Vice President

ATTEST: _____
Secretary

(SEE EXCULPATORY CLAUSE)

STATE OF ILLINOIS
COUNTY OF COOK ss

I, _____ the undersigned, a Notary Public in and for said County, in the state aforesaid, DO HEREBY CERTIFY, that _____ Vice President of BRIDGEVIEW BANK AND TRUST COMPANY, and _____ David J. Altepeter Secretary of said Bank, who are personally known to me to be the same persons whose names are subscribed to the foregoing instruments as such Vice President and Secretary, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and said Secretary, as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as said Secretary's own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 2nd day of March, 1995

Notary Public
My Commission Expires _____

Property of Cook County Clerk's Office

11/11/95

Notary Public

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Form 3014 9/90

PROPERTY OF COOK COUNTY CLERK'S OFFICE

Notary Public

My Commission Expires

Given under my hand and official seal this _____ day of _____

at _____

signed and delivered in presence of _____

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this _____ day of _____ and acknowledged that _____

is a citizen of _____ and for said county and state a duly qualified _____

of _____

Notary Public

My Commission Expires

[Space Below This Line For Acknowledgment]

Social Security Number _____

Seal
Borrower

Property of Cook County Clerk's Office

5/15/2015

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LAND TRUST ARM RIDER
ADJUSTABLE RATE ARMOR

THIS ADJUSTABLE RATE RIDER is hereby adopted by the undersigned Borrower on March 1, 1990, and made a part of the original promissory note and supplement to the Master Loan Agreement (the "Master Loan Agreement") of the same date given by the undersigned Borrower to Bridgeview Bank and Trust Company.

The undersigned Borrower is a resident of the State of Illinois and is not personally liable under the provisions of a Federal or State law, regulation and/or order of the same state and is not in the presence of a credit institution and is not a party to the promissory note and supplement to the Master Loan Agreement (the "Master Loan Agreement") of the same date given by the undersigned Borrower to Bridgeview Bank and Trust Company.

At 26-28 North Oak Park Avenue, between Illinois 60604

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

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Separate Instrument, Borrower and Lender have agreed to the following:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an adjustable interest rate of 8.00% per annum. The Note provides for changes in the interest rate and the monthly payment as follows:

1. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay will change on the first day of April 1, 1990, and on that day 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 new interest rate will be based on an Index. The "Index" is the prime lending rate at the First National Bank of Chicago (PRIME RATE OF INTEREST), as published in the Chicago Tribune newspaper, on the first day of the month immediately preceding the Change Date. The most recent Index figure available on the date of my 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 advise me of this change.

(C) Calculation of Changes

When each Change Date comes, my new interest rate will be the Current Index plus 1.00% per annum. If the Note Holder will then round the result of this addition to the nearest quarter of one percent (0.25%) per annum, subject to the limits stated in Section 1(D) below, the rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of my monthly payment that would be sufficient to repay the unpaid principal amount of my loan as of the Change Date and also the amount of my new monthly payment in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.00% per annum or less than 6.00% per annum. If my new interest rate will be greater than 10.00% per annum, my new interest rate will be limited to 10.00% per annum. If my new interest rate will be less than 6.00% per annum, my new interest rate will be limited to 6.00% per annum.

(E) Effective Date of Changes

My new interest rate will become effective on or before the first day of the month 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.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any Change Date and the amount of my monthly payment before the effective date of my new interest rate. The notice will contain information required by law to be given regarding the rate and the phone number of a person who will answer any question I may have regarding the notice.

IN WITNESS WHEREOF, the undersigned corporation, not personally liable thereunder, has caused this instrument to be signed by its Vice President, whose position is set forth below, to attest and certify by it.

Bridgeview Bank and Trust Company

As Trustee, as aforesaid and not personally liable thereunder, on 3/1/90

ATTEST:

David J. Albert
Secretary

BY

[Signature]
Vice President

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