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HOMEWOOD, IL 60430

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on mortgagor is RAPAEL GUZMAN,

April

2nd.

1992

The mortgagor is

, HIS WIFE MARIA GUZMAN,

22DRO GARCIA,

EVA GARCIA, , HIS WIFE

("Borrower").

This Security Instrument is given to MARGARETTEN & COMPANY, INC.

under the laws of the State of New Jersey

which is organized and existing and whose address is

One Ronson Road, Iselin, New Jersey 08830

("Lender").

Borrower owes Lender the principal sum of One Hundred Eight Thousand, Three Hundred Seventy and 00/100 108,370.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 15t, 2022. Tais Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all ren wals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby of Borrover's covenants and agreements under the following described property located in GOCK

County, Illinois:

LOTS 1 AND 2 IN BLOCK 1 IN RICKER'S ADDITION TO BROOKFIELD.
BEING A SUBDIVISION OF THAT PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 3. TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE
THIRD PRINCIPAL MERIDIAN, LYING NORTH OF OGDEN AVE, IN COOK SDE CONTRACTOR OF THE CONTRACT COUNTY, ILLINOIS.

PERMANENT TAX NO. 18-03-204-038

which has the address of W SOUTHVIEW * 8901

BROOKFIELD, IL 60513

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully 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.

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

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

ILLINOIS—SINGLE FAMILY—FNMA, FHLMC UNIFORM INSTRUMENT MAR-1295 Page 1 of 5 (Rev. 5, 91) Replaces MAR (205-Per 7 87)

BOX 333

Form 3014 9 90

MAR-1205 Page 2 of 5 (Rev. 5/91)

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ITTINOIS—SINCTE EVWITA—ENWV/EHTWC UNIFORM INSTRUMENT

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence for at least one year of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year

Instrument immediately prior to the acquisition.

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 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from darnage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security learned are property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security learned are property prior to the acquisition and the payments.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair is economically fessible and Lender's security is not lessened. If the restoration or repair is not economically fessible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle abandons the Property or restore the Property or the Property or does not answer within any use the proceeds to restore the Property or the Property or does not answer within any use the proceeds to restore the Property or the Property or the Property or the Property or does not answer within any use the proceeds to repain when the notice is given. The pay aums secured by this Security Insurance, whether or not then due. The 30-day period will begin when the notice is given. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

Lender. Lender may make proof of loss if not made promptly by Borrower.
Unless I ender and Borrower otherwise seree in writing insurance proceed

All insurance policies and renewals shall be acceptable to Lender and shall include a standard in 18age clause. Lender shall have the right to hold the policies and renewals; if Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal antices. In the event of loss, Borrower shall give prompt notice to the 'neurance carrier and

Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borne we publicet to Lender's approval which shall not be unreasonably withheld. It Bornower fails to maintain coverage described the set Lender's Lender's nights in the Property in accordance with Paragraph.

one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a main et 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 (c) secures from the holder of the lien an 20-coment satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, and the Borrower a notice identifying the lien. Borrower shall satisfy the lien or take over this Security Instrument, lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take

2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

Lie 4. Charges, Man. Borrower shall pay all tax; s. seessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any, Borrower shall pay them on time these obligations in the manner provided in Paragraph? Or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. These statements are considered in the payments. The control of the payments of the payments to be payments. The control of the payments of the payments. The payments of the payment of the payments of the

3. Application of Payments. Unless applied have provides otherwise, all payments received by Lender Paragraphs a and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under Paragraphs

by this Security Instrument.

Upon payment in full of all on all succured by this Security instrument, Lender shall promptly refund to Borrower any Funds held by Lender. It, under Prop. Prof. Lender shall acquire or sell the Property, Lender, prior to the acquisition or fale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured to the sale and the sale

more than twelve monthly pays ents, at Lender's sole discretion.
Upon payment in full of all sur as secured by this Security Instru

for the excess Funds to a condense when due, Lender may so notify Borrower in writing, and, in such case any time is sufficient to any the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case any time to a sufficient to any the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case a Borrower shall make up the deficiency in no a sufficient to any other amount necessary to make up the deficiency. Borrower shall make up the deficiency in no any other and any other any other and any other and any other any other and any other any other and any other and any other and any other any other and any other any other and any other and any other and any other any other and any other any other and any other and any other and any other any other any other and any other any other and any other any other and any other any other any other and any other and any other any other any other any other any other and

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

(including Lender, if Lender its such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower interest to pay a one-time charge for an independent real estate tax reporting service used by Lender in connectior with this loan, unless applicable law provides otherwise. Unless an agreement is made veryice used by Lender in connectior with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower and Lender shall give to or applicable law requires interest to be paid, Lender shall give to provide and Lender and Lender shall account the Funds and the Punds and the Punds and the purpose for which each debit, to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security which each debit, to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Bortower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; (e) yearly mortgage insurance premiums. These items are called accordance with the provisions of Paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow (terns." Lender may, at any time, collect and hold Funds in an amount a lender Procedures. Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies for the Funds sets a lesser amount. It so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimates of current data and reasonable estimates of lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of lesser amount.

after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in Paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold. Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this Paragraph

7. Lender does not have to do so.

Any amounts discursed by Lender under this Paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of discursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

payment

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall only the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage exhired by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and relain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an inturer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with invariate agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make re iso table 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.

10. 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 Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower, and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether one of the sums are then doe.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower hat the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or lepair 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 p inci al shall not extend or postpone the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the arm of such payments.

11. Borrower Not Released; Forbearance by Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender thall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or chiefwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of Paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's

consent

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

Property of Coot County Clert's Office

- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law: Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shal, 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 3 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 permutted by (2013) 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 io, coinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other ecverants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonably 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 rifective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Parr graph 17.
- 19. Sale of Note; Change of Loan Service. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without pino notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments (log under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a alle of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with Paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.
- 20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, not zalow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, clrim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this Paragraph 20, "Hazardous Substances" are those substances defined as text or hazardous substances by Environmental Law and the following substances: gasotine, kerosene, other flammable or loue petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and rad oac ive materials. As used in this Paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where 'or Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

- 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Paragraph 17 (n) ss applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice. Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.
- 22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower, Borrower shall pay any recordation costs.
 - 23. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

Form 3014 9/90

SINGEE EVMITA-ENMY/EHTMC NAIBORM INSTRUMENT SIONITTE

7885 April

My Commission expires:

Given under my hand and official seal, this

free and voluntary act, for the uses and purposes therein set forth.

before me this day in person, and acknowledged that he, she, they signed and delivered the said instrument as his, her, their personally known to me to be the same person(s) whose name(s) is(are) subscribed to the loregoing instrument, appeared

' HIS MIKE

EVA GARCIA, PEDRO GARCIA,

MARIA GUZMAN, , HIS WIFE

l, the Ladersigned a Motacy Public in and for said county and state, do hereby certify that

COOK

STATE OF ILL'INOIS,

WIRE-BOLLOWER

PEDRO

There curney, HIS WIFE-BOTTOWER

RAFAEL GUZMAN-BOTTOWER

and in any rider(s) executed by Borrower and recorded with it.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument

1-4 Family Rider

The following Riders are attached:

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

Ly.

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DETHA PERSONAL STORES - PARTICULAR CONTROL OF THE STATE O

biodessel a no si inemuticit (vittuese edi it fesseldas" nami liade festiment it now edi 45 dangatafi tidi ni right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the

G. ASSICAMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property agreements set forth in Uniform Covenant o shall remain in effecti.

Uniform Coverant 6 concerning Borrower's occupancy of the Property is deleted. All remaining coverants and

F. BORROWER'S OCCUPANCY. Unless Lender and Bottower otherwise agree in writing, the first senience in

E. BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

for which insurance is required by Uniform Covenant S.

D. RENT 1038 1351 RANCE. Borrower shall maintain insurance against rent loss in adultion to the other hazards Security Instrument to be perfected against the Property without Lender's prior written sergion.

C. SUBORDINATE LIENS. Preept as permitted by federal law, Borrower shall not allow any lien inferior to the comply with all laws, ordinances, regulations and requirements of any governmental oad; applicable to the Property. the use of the Property or its toning classification, unless Lender has agreed in writing to the change. Borrower shall

sorcens, punnas, succeed to the Property, all of which, incraume reports attached to the Property covered by this Security Institutions. All of the foregoing sugerner are be and remain a part of the Property covered by this Security Institument is on a leasehold) are to be and remain the Security Institument as the "Property described in the Security Institument as the "Property". sereens, blinds, shades, curtains and curtain rods, attached mit rors, cabinets, panelling and attached floor coverings closets, sinks, ranges, stoves, refrigerators, dishwashers, dispusake, kæshers, dryers, awnings, storm windows, storm doots, prevention and extinguishing apparatus, security and access begind apparatus, plumbing, bath tubs, water heaters, water limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fue now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not the Property covered by the Security Instrument, building materials, appliances and goods of every nature whatsoever described in the Security Instrument, the following tems are added to the Property description, and shall also constitute

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property Bottomer and Lender further covenant and spice as follows:

1-4 FAMILY COVENANTS. In saldation to the covenants and agreements made in the Security Instrument,

פונספונודרם זור £1509 M CODITALIANS M

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

yearson wow to etate ent to ewel ent nebhu poitzeixe bne

INC., a componation organized (the "Security Instrument") of the same date given by the undersigned (the "Bottower") to secure Bottower's Note to and is incorporated into and shall be deemed to amend and supplement the Mortgage. Deed of Trust or Security Deed

388 i

FraaA

to esb

THIS LA FAMILY RIDER is made this

Assignment of Rents 1-4 EVMITA BIDEB

H. ASSIGNMENT OF RENTS: APPOINTMENT OF RECEIVER: LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to Paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

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

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any turb's expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that 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.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving racice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time, when a default occurs. 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 all the sums secured by the Security Instrument are paid in full.

1. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

RAFAEL GUZMAN

VAIGRIA GUZMAN

MARIA GUZMAN

PEDRO GARCIA

LUG MARCIA

EVA GARCIA