

UNOFFICIAL COPY

Loan No. 21-604591-8

Mortgage
(Corporate Trustee Form)

92249674 219

THIS INDENTURE WITNESSETH: That the undersigned
American National Bank and Trust Company of Chicago

a corporation organized and existing under the laws of the United States of America
not personally but as Trustee under the provisions of a Deed or Deeds in trust duly recorded and delivered to the under-
signed in pursuance of a Trust Agreement dated February 28, 1990, and known as trust number
111940-08 and / or any other mortgage, deed, deed of trust, deed of trust and mortgage and warrant to

LIBERTY FEDERAL SAVINGS BANK

a corporation organized and existing under the laws of the United States of America, hereinafter referred to as the
Mortgagee, the following real estate in the County of Cook, in the State of Illinois, to wit:
Lot Thirty-Six (36) in Block Twenty-Four (24) in W. F. Kaiser and Company's
Arcadia Terrace Subdivision in Section One (1), Township Forty (40) North,
Range Thirteen (13) East of the Third Principal Meridian, in Cook County, Illinois.
PTN# 13-01-432-003-0000

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

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

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of
One Hundred Two Thousand and no/100 Dollars (\$ 102,000.00),
said Note, together with interest thereon as therein provided, is payable in monthly installments which payments are to be applied, first, to interest,
and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee, at its option, to the Mortgagor, or its successor in title, for any purpose, at any time before the release and
cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional
advances, in a sum in excess of none Dollars (\$ 00.00),
provided that, nothing herein contained shall be considered as limiting the amounts that shall be secured hereby when advanced to protect the security
or in accordance with covenants contained in the Mortgage.

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

THE MORTGAGOR COVENANTS:

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

B In order to provide for the payment of taxes, assessments, insurance premiums and other annual charges upon the property securing this
indebtedness, I promise to pay to the Mortgagee, a pro rata portion of the current year taxes upon the disbursement of the loan, and to pay
monthly into a reserve escrow fund to the Mortgagee a sum estimated by the Mortgagee to be equivalent to 1/12th of such items or such amount
as is necessary to provide sufficient funds 60 days prior to the due date of each installment to pay the previous year's general real estate taxes and
special assessments. The total payment will be applied first to escrow, then to interest, then to principal. Mortgagee shall have the right to hold
said funds for said taxes, assessments, insurance, premiums and other charges upon the mortgaged premises in any manner Mortgagee selects, and
may commingle the funds with other monies held by Mortgagee. No earnings or interest shall be payable to mortgagor on said funds. If the
amount estimated to be sufficient to pay said items is not sufficient, I promise to pay the difference upon demand. Such sums held in an escrow
account are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without
further inquiry. It is the responsibility of the mortgagor to present to the Mortgagee proper bills for payment of the aforesaid items. In lieu of the
monthly tax payment, I may establish a pledged escrow account with the Association in an amount not less than one installment of the annual
real estate taxes and pay my own taxes directly prior to the penalty date. I then agree to furnish the Association a copy of the receipted tax bill
within thirty (30) days after the due date.

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

D That in case of failure to perform any of the covenants herein, Mortgagee may, do on Mortgagor's behalf everything so covenanted; that said
Mortgagee may also do any act it may deem necessary to protect the lien hereof, that Mortgagor will repay upon demand any moneys paid or
disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon as provided in the note secured by this
mortgage shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be
included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not
be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing
herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder; and the
Mortgagee shall not incur any personal liabilities because of anything it may do or omit to do hereunder.

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

MAIL LIBERTY FEDERAL SAVINGS BANK
TO: 5700 N. Lincoln Avenue / Chicago, Ill. 60659

This instrument was prepared by Thomas J. Garvey, Attorney for Liberty Federal Savings Bank, 5700 N. Lincoln Ave., Chicago, IL 60659

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F. That in the event the ownership of said property or any part thereof be conveyed to a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest, and refer to this mortgage and the debt hereby secured in the same manner as with the Mortgagor, and may forbear to sue or may extend time for payment of the debt, secured hereby, without discharging or in any way affecting the liability of the Mortgagor hereunder or upon the debt secured.

G. That time is of the essence hereof and if default be made in performance of any covenant herein contained or in making any payment under said note of obligation or any extension or renewal thereof or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court, or if the Mortgagor abandon any of said property, or upon the sale or transfer of the mortgaged property or an assignment of beneficial interest in said property, without the written consent of the Mortgagee, or upon the death of any maker, endorser, or guarantor of the note secured hereby, or in the event of the filing of a suit to condemn all or a part of the said property, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagor hereunder, to declare without notice, all sums secured hereby immediately due and payable, whether or not such default be remedied by Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagor to the Mortgagee, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises in mass without offering the several parts separately.

H. That the Mortgagee may employ counsel for advice or other legal services at the Mortgagee's discretion in connection with any dispute as to the debt hereby secured or the lien of this Instrument, or any litigation to which the Mortgagee may be made a party on account of this lien or which may affect the title to the property securing the indebtedness hereby secured, or which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this mortgage and sale of the property securing the same and in connection with any other dispute or litigation affecting said debt or lien, including reasonably estimated amounts to conclude the transaction, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagor to the Mortgagee on demand, and if not paid shall be included in any decree or judgment as a part of said mortgage debt and shall include interest as provided in the note secured by this mortgage. In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid amounts, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the surplus if any shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

I. In case the mortgaged property, or any part thereof, shall be taken by condemnation, the Mortgagee is hereby empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be forthwith applied by the Mortgagee as it may elect to the immediate reduction of the indebtedness secured hereby, or to the repair and restoration of any property so damaged provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or his assignee.

J. All easements, rents, issues and profits of said premises are pledged, assigned and transferred to the Mortgagee, whether now due or hereafter to become due, under or by virtue of any lease or agreement for the use or occupancy of said property, or any part thereof, whether said lease or agreement is written or verbal, and it is the intention hereof (a) to pledge said rents, issues and profits on a par with said real estate and not secondarily and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagee of all such leases and agreements and all the assets thereunder, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of, manage, maintain and operate said premises, or any part thereof, make leases for terms deemed advantageous to it, terminate or modify existing or future leases, collect said assets, rents, issues and profits, regardless of when earned, and use such measures whether legal or equitable as it may deem proper to enforce collection thereof, employ renting agents or other employees, after or repair said premises, buy furnishings and equipment therefor when it deems necessary, purchase adequate fire and extended coverage and other forms of insurance as may be deemed advisable, and in general exercise all powers ordinarily incident to absolute ownership, advance or borrow money necessary for any purpose herein stated to secure which a lien is hereby created on the mortgaged premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and all expenses of every kind, including attorney's fees, incurred in the exercise of the powers herein given, and from time to time apply any balance of income not, in its sole discretion, needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and on the delinquency in the proceeds of sale, if any, whether there be a decree in personam therefor or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagee, in its sole discretion, feels that there is no substantial uncorrected default in performance of the Mortgagor's agreements herein the Mortgagee, on satisfactory evidence thereof, shall relinquish possession and pay to Mortgagor any surplus money in its hands. The possession of Mortgagee may continue until all indebtedness secured hereby is paid in full or until the delivery of a Deed pursuant to a decree foreclosing the lien hereof, but if no deed be issued, then until the expiration of the statutory period during which it may be issued. Mortgagee shall, however, have the discretionary power at any time to refuse to take or to abandon possession of said premises without affecting lien hereof. Mortgagee shall have all powers, if any, which it might have had without this paragraph.

K. That upon the commencement of any foreclosure proceeding hereunder, the court in which such bill is filed may at any time, either before or after sale, and without notice to the Mortgagor, or any party claiming under him, and without regard to the solvency of the Mortgagor or the then value of said premises, or whether the same shall then be occupied by the owner of the equity of redemption as a homestead, appoint a receiver with power to manage and rent and to collect the rents, issues and profits of said premises during the pendency of such foreclosure suit and the statutory period of redemption, and such rents, issues and profits, when collected, may be applied before as well as after the sale, towards the payment of the indebtedness, costs, taxes, insurance or other items necessary for the protection and preservation of the property, including the expenses of such receivership, or on any deficiency decree whether there be a decree therefor in personam or not, and if a receiver shall be appointed he shall remain in possession until the expiration of the full period allowed by statute for redemption, whether there be redemption or not, and until the issuance of deed in case of sale, but if no deed be issued, until the expiration of the statutory period during which it may be issued and no lease of said premises shall be nullified by the appointment or entry in possession of a receiver but he may elect to terminate any lease junior to the lien hereof.

L. That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee, whether herein or by law conferred, and may be enforced concurrently therewith, that no waiver by the Mortgagee of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants; that wherever the context hereof requires, the masculine gender, as used herein, shall include the feminine and the neuter and the singular number, as used herein, shall include the plural, that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, successors and assigns of the Mortgagor, and the successors and assigns of the Mortgagee; and that the powers herein mentioned may be exercised as often as occasion therefor arises.

M. If the corporate trustee named herein is duly authorized to do so by the trust instrument or by any person having a power of direction over the trustee, and if the property hereby conveyed under this mortgage consists of a dwelling for five or more families, the corporate trustee herein does hereby waive any and all rights of redemption from sale under any order or decree foreclosing this mortgage.

N. This mortgage is executed by the undersigned 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 undersigned 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 undersigned, either individually or as Trustee aforesaid, 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 the Mortgagee and by every person now or hereafter claiming any right of security hereunder, and that so far as the undersigned, either individually or as Trustee aforesaid, or its successors, 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.

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to be signed by its President, and its corporate seal to be hereunto affixed and attested by its Secretary.

this 3rd day of April A.D. 19 92

American National Bank and Trust Company of Chicago
As Trustee as aforesaid and not personally

ATTEST

[Signature]
Secretary

BY *[Signature]*
President

STATE OF Illinois }
COUNTY OF Cook }

I, Kristie E. Pacitti

A Notary Public in

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT P. JOHNSON, National Bank and Trust Company of Chicago, personally known to me to be the SECOND President of said corporation, and Kristie E. Pacitti, personally known to me to be the ASSISTANT Secretary of said corporation, and personally known to me to be the same person whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such SOLENO President and ASSISTANT Secretary, they signed and delivered the said instrument as said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notary Seal, this _____ day of _____ A.D. 19 92

My Commission Expires: _____

"OFFICIAL SEAL"
KRISTIE E. PACITTI
Notary Public, State of Illinois
My Commission Expires 7/28/95

[Signature]
Notary Public

APR 07 1992

92240674

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9 2 2 4 9 6 7

This instrument was prepared by Thomas J Garvey, Attorney for Liberty Federal Savings Bank, 5700 N. Lincoln Ave., Chicago, IL 60659

44771

This instrument was prepared by.....

Notary Public
(SEAL)

"OFFICIAL SEAL"
My Commission Expires 4/15/95
Notary Public, State of Illinois
My Commission Expires 4/15/95

Witness my hand and official seal this 3rd day of April, 1992.

..... (he, she, they)
..... they executed said instrument for the purposes and uses therein set forth.
(his, her, their)

..... have executed same, and acknowledged said instrument to be free and voluntary act and deed and that
before me and (s) (are) known or proved to me to be the person(s) who, being informed of the contents of the foregoing instrument,
..... Ronald G. Hultgren and Patricia A. Hultgren, husband and wife, personally appeared
I, a Notary Public in and for said county and state, do hereby certify that
Patricia Flynn and Ronald G. Hultgren and Patricia A. Hultgren, husband and wife, personally appeared

STATE OF Illinois }
COUNTY OF Cook }
SS: }

1992 APR 16 AM 9:53 92249674

COOK COUNTY CLERK'S OFFICE

[Space Below This Line For Acknowledgment]

Patricia G. Hultgren
Borrower (Seal)
Ronald C. Hultgren
Borrower (Seal)

By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

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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 Borrower. 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 settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

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

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 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.

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 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.

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 according 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 notice shall be directed to the

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FIXED/ADJUSTABLE RATE RIDER (10 Year Treasury Index-Rate Caps)

L#21-604591-8

THIS FIXED/ADJUSTABLE RATE RIDER is made this 3rd day of April, 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 Fixed/Adjustable Rate Note (the "Note") to Liberty Federal Savings Bank

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

5649 N. ARTESTIAN AVENUE, CHICAGO, IL. 60659

(Property Address)

THE NOTE PROVIDES FOR ONE CHANGE IN THE BORROWER'S INTEREST RATE. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 7.50

The Note provides for a change in the initial fixed rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

May 1999

The initial fixed interest rate I will pay will change on the first day of which is called the "Change Date."

(B) The Index

At the Change Date, my interest rate will be based on an index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 10 years, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

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

(C) Calculation of Change

Before the Change Date, the Note Holder will calculate my new interest rate by adding

percentage point(s) of

2.00

(%) to the Current Index. The Note

Holder will then round the result of this addition to the nearest one-fourth of one percentage point (0.25%). Subject to the limit stated in Section 4(D) below, this rounded amount will be my new interest rate until the Maturity Date.

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

(D) Limits on Interest Rate Change

The interest rate I am required to pay at the Change Date will not be greater than

Eleven and 50/100

11.50 %

%, which is called the "Maximum Rate".

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(E) Effective Date of Change
My new interest rate will become effective on the Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date.

(F) Notice of Change
The Note Holder will deliver or mail to me a notice of any change in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

N This mortgage executed by the undersigned 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 undersigned 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 undersigned, either individually or as Trustee aforesaid, personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant or condition herein contained, all such liability, if any, being expressly waived by the Mortgagee and by every person or hereafter claiming any right or security hereunder, and that so far as the undersigned, either individually or as Trustee aforesaid, or its successors, 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.

IN WITNESS WHEREOF, the undersigned corporation, not personally but as Trustee as aforesaid, has caused these presents to be signed by its President, and its corporate seal to be hereunto affixed and attested by its Secretary.

this 3rd day of April, A.D. 19 92

American National Bank and Trust Company of Chicago
At Trustee as aforesaid and not personally

BY _____
President

ATTEST _____
Secretary

STATE OF ILLINOIS
COUNTY OF COOK

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT

personally known to me to be the
personally known to me to be the
and severally acknowledged that as such
they signed and delivered the said instrument as
said corporation and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal, this _____ day of _____, A.D. 19 _____

My Commission Expires 7/9/95

Notary Public, State of Illinois
KRISTIE E. PACITTI
"OFFICIAL SEAL"

My Commission Expires 7/9/95

Notary Public

Kristie E. Pacitti
President of
American National Bank and Trust Company of Chicago
Secretary

APR 07 1992

APR 19

Kristie E. Pacitti

Notary Public