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RECORD AND RETURN TO:
FORTUNE BANK, A SAYLORS BANK
16120 US 19 NORTH
SUITE 130
CLEARWATER, FLORIDA 34624-6899

92302255

92302255

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **May 20, 1992**
The mortgagor is **JEFFREY E. EPPING AND KATHLEEN S. EPPING, HIS WIFE, AS JOINT TENANTS**

"Borrower"). This Security Instrument is given to
AMERICAN HOME FINANCE, INC.,
which is organized and existing under the laws of **ILLINOIS**, and whose address is

1250 WEST NORTHWEST HIGHWAY, SUITE 700, PALATINE, ILLINOIS 60067

(“Lender”). Borrower owes Lender the principal sum of
One Hundred Ten Thousand and No/00 Dollars (\$110,000.00). 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
June 1, 2027.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, 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 mortgage, grant and convey to Lender the following described property located in

COOK

County, Illinois:

**NORTH HALF OF LOT 19, LOT 20, IN BLOCK 2, IN ARTHUR T. MCINTOSH AND COMPANY'S
PALATINE MANOR IN THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION
14, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
COUNTY, ILLINOIS.**

PERMANENT INDEX NUMBER: 02-14-408-001

DEPT 100-16-000001 31.00
TMS201 - Total Tax Rate 0.010000 10.00 00
00324-B - 20% of Total Tax Rate
COOK COUNTY TAXPAYER

which has the address of

195 NORTH CLMWOOD AVENUE
[Street]

PALATINE

[City]

Illinois

60067
[Zip Code]

("Property Address");

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Form 3014-9/90 (page 2 of 6 pages)

5. **Hazarded or Property Insurance.** Borrower shall keep the term "extended coverage" and any other hazards, including property insurance losses by fire, hazards included within the term "extended coverage" now or hereafter created on the

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

over this Security instrument, if Lender deems it necessary to file this instrument to prevent the loss by, or damage to, the property instrument of the lien, or (c) secures from the holder of the Property is subject to a lien within 10 days of the Security instrument, if Lender deems it necessary to file this instrument to prevent the loss by, or damage to, the property instrument of the lien, or (d) contains a provision which in the Lender's opinion operates to provide to the Lender, or debtors, a significant enhancement of the lien in a manner unacceptable to the Lender, (e) contains in good faith in the writing to the payment of the obligation secured by the lien in a manner unacceptable to the Lender, (f) requires Borrower shall promptly disburse any sum which has priority over this Security instrument unless Borrower

has paid or made available to the Lender the amount of the payment.

4. **Property which may attain priority over this Security instrument.** Unless otherwise provided in paragraph 2, or if not paid in full manner, Borrower shall promptly furnish to Lender notices of motions to be filed under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing this payment. If the person owed payment, Borrower shall promptly furnish to Lender all notices of motions to be filed under this paragraph to the holder of the instrument provided in paragraph 2, or if not paid in full manner, Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in full manner, Borrower shall pay them on time directly to the person owed payment.

5. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to any prepayment due; and last, to any late charges due under this Note.

Upon payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any sum received by this Security instrument.

Funds held by Lender, if, under paragraph 2, Lender shall require or sell the Property, Lender, prior to the liquidation of funds held by Lender, shall apply the amount paid by Lender under

paragraph 2, third, to interest due; fourth, to principal due; fifth, to any prepayment due; and last, to any late charges due under this Note.

If the excess funds in accordance with the requirements of paragraph 2, are held by Lender to pay the late charges due, Lender shall pay to the Lender the amount held by Lender to make up the difference in no more than twelve months paid by Lender alone.

Borrower shall pay to Lender the amount necessary to make up the difference, Borrower shall make up the such case Borrower shall pay to Lender the amount necessary to pay the late charges due Lender may so notify Borrower in writing, and, in

Lender at any time is not sufficient to pay the late charges due Lender may so notify Borrower in writing, if the amount of the funds held by Lender for the excess funds in accordance with the requirements of paragraph 2, is held by Lender to pay the late charges due Lender.

If the funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to this Security instrument.

The funds held by Lender each debt to the funds was made. The funds are pledged as security for all sums secured by this Security instrument.

Purpose for which each debt to the funds was made. The funds are available as additional security for all sums secured by this Security instrument.

such give to Borrower, without charge, an annual account of the funds, showing credit and debits to the funds and the amounts on the funds, Borrower and Lender may agree in writing, however, that interest shall be paid on the funds. Lender

agreement is made of applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or late reporting service used by Lender, unless applicable law provides otherwise. Unless in

Lender to make such a charge, however, Lender may require Borrower to pay a one-time charge for an independent real account, or verifying the late charges, Lender may require Borrower to pay the late charges due Lender to the funds and applying the excess to the funds. Lender may not charge Borrower for holding and applying the funds, usually applying the excess to the funds to pay

the funds, Lender is such an institution in any federal loan bank, Lender shall apply the funds to pay (including Lender, if Lender is such an institution who is issued by a federal agency, instrumentality, or entity

The funds shall be held in an institution whose deposits are insured by a state or federal law.

estimates of expenditures of future Federal items or otherwise in accordance with applicable law.

exceeds the lesser amount, Lender may estimate the amount of funds due on the basis of current data and reasonably law that applies to the funds less a lesser amount, if so, Lender may, at any time, collect and hold funds in an amount not to

Exhibit Settlement Period as of 1974 and modified mortgage loan may require for Borrowers escrow account under the federal Home amount in Lender to a federally regulated bank, Lender may not hold funds in an amount not to exceed the maximum items are called "escrow items". Lender may, at any time, collect and hold funds in an amount of mortgagor insurance premiums. These

Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgagor insurance premiums, Lender may pay premiums on the escrow items, if any; (c) yearly mortgage insurance premiums, if any; and (d) any sums payable by Borrower to

homeowner premium of ground rents on the Property, if any; (e) yearly hazard of property insurance premiums; (d) yearly flood insurance premiums which may attain priority over this Security instrument as it lies on the Property; (b) yearly liability insurance premiums which may attain priority over this Security instrument as it lies on the Property; (a) yearly taxes and assessments which may attain priority over this Security instrument as it lies on the Property; (f) any debts

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 interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

1. **Payment of Premium 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.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to

and fixtures now or hereafter a part of the property. All replacement and late charges due under the Note.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances,

encumbrances of record.

Borrower, grants and conveys the Property and that the Property is unencumbered, except for encumbrances of record,

mortgage, grants, grants and conveys the Property is unencumbered, except for encumbrances of record,

fixtures now or hereafter a part of the property. All replacement and additions shall be covered by this Security

instrument. All of the foregoing is referred to in this Security instrument as the "Property".

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with

limited variations by jurisdiction to consult a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with

encumbrances of record.

Borrower, warrants and will defend properly against all claims and demands, subject to any

and fixtures now or hereafter a part of the property. All replacement and additions shall be covered by this Security

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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. Any balance shall be 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 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 or not the sums are then due.

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.

11. Borrower Not Relensed; 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 sum 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.

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 shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as

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10. (continued), The proceeds of any award of claim for damages, direct or consequential, in connection with any
giving Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
9. Lender may make reasonable efforts upon and inspections of the Property. Lender shall

and Lender or applicable law,
Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium between Borrower
to as necessary, until the redemption for mortgage insurance ends in accordance with any written agreement between Borrower
available and is qualified, Borrower shall pay the premium required to maintain insurance in effect, or to provide a
coverage for the amount and for the period than Lender requires) provided by an insurer approved by Lender upon receipt
of mortgage insurance. Lender reserves payment may no longer be required, in the opinion of Lender, if insurance is no longer
insurable because of changes or caused to be in effect, Lender will accept, and retain these payments as a loss reserve in the
Lender approves. If subsequently payable premium being paid by Borrower shall pay to
insurer approved by Lender, if substantially equivalent insurance coverage is not available, Borrower shall pay to
substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternative mortgage
premiums required to obtain coverage subsequently required by Lender unless to be in effect, Borrower shall pay the
reason, the mortgage insurance coverage required to maintain the mortgage insurance in effect, if, for any
Security instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect.
8. **Nontransferability** Lender, if Lender required mortgage insurance as a condition of making the loan secured by this
payment.

date of disbursement of the Note and shall be payable, with interest, upon notice from Lender to Borrower requesting
Security instrument, unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the
Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this
under this paragraph 7, Lender does not have to do so.

in court, paying reasonable attorney's fees and entitling on the Property to make repairs. Although Lender may take action
Lender's actions may include paying any sums secured by a lien which has priority over this Security instrument, including
Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property,
Property (such as a proceeding in bankruptcy, probate, or guardianship of a minor or to enforce laws or regulations), then
contained in this Security instrument, or there is a legal proceeding which may significantly affect Lender's rights in the
7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the obligations and agreements
to the neighbor in writing.

of the lease, if Borrower abandons the property, the lessor and the lessor shall not merge unless Lender agrees
Property is a proceeding residing, but not limited to, repossessions concerning foreclosing Borrower's ownership of the
the loan evidence to Lender for failed to provide it to Lender with any internal information, in connection with
insurance. Borrower shall also be in default if Borrower during the term application process, give notice separately
interest in the property or other material impairment of the lessor created by this Security instrument or Lender's security
of proceedings to be dismissed with a ruling that, if Lender's good faith determination, proceedings before or after
Lender's security interests, Borrower may also such a default and repossess, as provided in paragraph 8, by causing the action
should result in forfeiture of the property or otherwise materially impact the lessor created by this Security instrument or
be in default if any tortious action of proceeding, whether civil or criminal, is begun that in Lender's good faith judgment
destructive damage or impairment the property allow the lessor to determine, or commit waste on the property. Borrower shall not
unlawfully withheld, or unless circumstances exist which are beyond Borrower's control, Borrower shall not be
leat and year after the date of occupancy, unless Lender otherwise agrees in writing, which contains that for an
the execution of this Security instrument and shall continue to occupy the property as Borrower's principal residence for an
laserholders. Borrower shall occupy, establish, and use the property as Borrower's principal residence within sixty days after
6. **Occupancy Reservation, Affidavits, and Protection of the Property; Tenant Affidavits**

Instrument immediately, prior to the acquisition.

from damage to the property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security
under paragraph 7, if the property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting
possibly the day date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If
unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed or
the notice is given.

Lender may make proof of loss if not made promptly by Borrower.
Lender may make proof of loss if not made promptly by Borrower.
of paid premiums and renewals, in the event of loss, Borrower shall give prompt notice to the insurance carrier and
shall have the right to hold the policies and renewals. If Lender receives, Borrower shall promptly give to Lender all receipts
All insurance policies and renewals shall be acceptable to Lender and shall include a standard insurance clause. Lender
Lender which shall not be reasonable withheld. If Borrower fails to make coverage described above, Lender may, in
approval option, obtain coverage to protect Lender's rights in the property in accordance with paragraph 7.

periods that Lender requires. The insurance carrier providing the insurance shall be liable for damages Lender subject to Lender

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applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale 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, nor allow 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, claim, 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 action, in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the 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 unless 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.

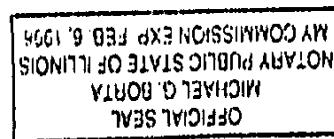
22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

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PALATINE, ILLINOIS 60067
ADDRESS

LAUREN ANDERSON

This instrument was prepared by

Nancy Lippie

My Communication Expressions

Given under my hand and official seal, this 20th day of May, 1992

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, personally known to me to be the same person(s) whose name(s) is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that the instrument set forth above was executed by him/her voluntarily and freely. I further declare that the uses and purposes herein set forth are true and accurate.

1. *The undersigned*
, a Notary Public in and for said county and state,
do hereby certify that JEFFREY C. CPPINO AND KATHLEEN S. CPPINO, HIS WIFE, AS JOINT TENANTS

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Social Security Number <i>KATHLEEN S. CULIN</i>	397-62-7662	Social Security Number <i>KATHLEEN S. CULIN</i>
(Serial) <i>10001</i>	397-62-7662	(Serial) <i>10001</i>
However KATHLEEN S. CULIN	397-62-7662	However KATHLEEN S. CULIN

REFERENCES

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument
and in any addendum(s) executed by Borrower and recorded with it.

Other(s) (specify) _____

Balloon Rider

Graduated Payment

Digitized by srujanika@gmail.com

1) Applicable box(es)

This Security Instrument, the

24. Rides 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 rider(s) were a part of this Security Instrument.