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COOK COUNTY, ILLINOIS
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DELIVER TO
BOX 166

EH

THIS DOCUMENT IS BEING RE-RECORDED TO INCLUDE ADJUSTABLE RATE RIDER

[Space Above This Line For Recording Data]

MORTGAGE

93757512

ADJUSTABLE RATE

THIS MORTGAGE ("Security Instrument") is given on JULY 30, 1993 . The mortgagor is

AZIR DZABIRI, MARRIED TO NUDYIA DZABIRI AND
SABAN DZABIRI, MARRIED TO MERITA DZABIRI

("Borrower"). This Security Instrument is given to

STANDARD FEDERAL BANK FOR SAVINGS

which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and whose address is 4192 S. ARCHER AVE, CHICAGO, ILLINOIS 60632

("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED SIXTY ONE THOUSAND NINE HUNDRED DOLLARS & NO CENTS Dollars (U.S. \$ 161,900.00).

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 SEPTEMBER 1, 2023 . 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:

LOT 129 IN PINEWOOD NORTH UNIT 2, A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 IN SECTION 6, TOWNSHIP 36 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN# 27-06-119-017-0000 COOK COUNTY, ILLINOIS
FILED FOR RECORD

JULY 22 1993

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which has the address of 13610 MC GABE DRIVE ORLAND PARK [Street, City],
Illinois 60462 ("Property Address");

[Zip Code]

ILLINOIS-Gauge Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3014 9/90

000-00001-00000

Amended 6/91

VMP MORTGAGE FORMS 013020 0100 0000621700



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

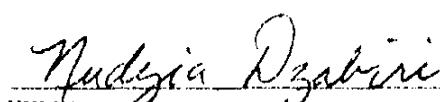
- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Date Improvement Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> V.A. Rider | <input type="checkbox"/> Other(s) [specify] | |

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.

Witnesses:

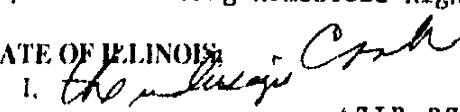
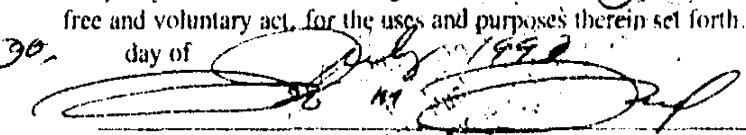
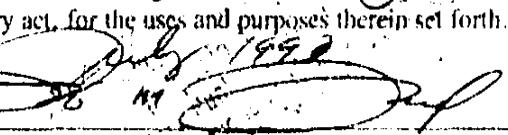
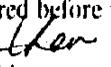
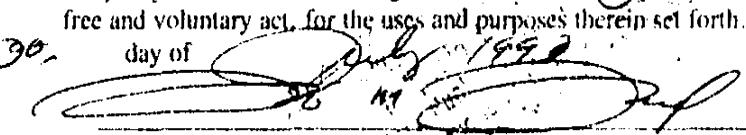

AZIR DZABIRI _____ (Seal)
Borrower


SABAN DZABIRI _____ (Seal)
Borrower


NUDYIA DZABIRI _____ (Seal)
NUDYIA DZABIRI - Signed Solely for
purpose of waiving Homestead Rights
Borrower


MERITA DZABIRI _____ (Seal)
MERITA DZABIRI - Signed Solely for
Purpose of waiving Homestead Rights
Borrower

STATE OF ILLINOIS

I,  a Notary Public in and for said county and state do hereby certify
that AZIR DZABIRI, MARRIED TO NUDYIA DZABIRI AND
SABAN DZABIRI, MARRIED TO MERITA DZABIRI AND NUDYIA DZABIRI, MARRIED TO
AZIR DZABIRI AND MERITA DZABIRI, MARRIED TO SABAN DZABIRI
personally known to me to be the same person(s) whose name(s)
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that  he  free and voluntary act, for the uses and purposes therein set forth.
Signed and delivered the said instrument as  day of 

Given under my hand and official seal, this

My Commission Expires:

STELLA POLCYN

This Instrument was prepared by: 4445 W 95TH ST OAK LAWN, IL 60453

Notary Public

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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 seized 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.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower 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; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time (2 U.S.C. Section 2601 *et seq.* ("RESPA")), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance w/d applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is 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 to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection 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 any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. 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 charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, 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 these obligations in the manner provided in paragraph 2, 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.

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 manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement 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, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 30 days of the giving of notice.

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PREFACE

Form 304-9/96

Stages of growth and development of *Phytomyza* species from 19-42 mm LCL 202

21. Acceleration of payment in this Security instrument shall have priority to acceleration of payment of any other
applicable law providers otherwise. The notice shall specify: (a) the default; (b) the action requested; (c) the default
of any co-signer or obligee in this Security instrument that may prior to acceleration under paragraph 17 unless
applicable law provides otherwise. The notice shall specify: (d) the date the default occurred; (e) a date
22. Acceleration of payment to borrower prior to acceleration of payment of any other
applicable law providers otherwise. The notice shall specify: (f) the date the default occurred; (g) a date
when default charge to borrower. Borrower shall pay any acceleration fees.

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27. **Hazardous substances.** However shall not cause or permit the presence, use, disposal, storage, or release of any hazardous substances of flammable, explosive, dangerous, or irritant properties that are generally recognized to be appropriate to normal

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

17. Transfer of the Property or a Beneficial Interest in Property or any part of the Property or any interest in it is sold or transferred (or if it is beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without the transferor'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

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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 insurer 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 any written agreement between Borrower and Lender or applicable law.

9. 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.

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. 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 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.

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. Noticees. 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.

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Page 3 of 9

Form 3014 3/80

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be in effect, Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve
one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapses or ceases to
substantially equate insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to
cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance to the
obtain cost coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the
mortgage insurance required by Lender less or excess to be in effect, Borrower shall pay the premiums required to
insurance, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the
8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security
payment, Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve
date of disbursement at the Note rate 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
7. **Lender does not have to do so.**

7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in
this Security instrument, or if he is a legal proceeding that may significantly affect Lender's rights in the Property (such as a
proceeding in bankruptcy), probable, for nondelivery or forfeiture or to enforce laws or regulations), then Lender may do any
action under this paragraph 7, Lender does not have to do so.

7. **Protection of Lender's Rights in the Property.** If Borrower fails to do the merger in writing
leasehold and the fee title that no merger unless Lender agrees to the merger in writing
leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the
to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security instrument is on a
to provide Lender with any material information in connection with the loan evidenced by the Note, including, but not limited
Borrower during the loan application process, gave him/her orally or in writing the information or statements to Lender for failed
impairment of the loan created by this Security instrument or Lender's security interest in the Property, or failed
that, in Lender's good faith determination, precludes Lender's interest in the Property or protection of the Property, or failing
cure such a default and remit, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling
Property or otherwise materially impair the loan created by this Security instrument or Lender's security interest. Borrower may
allow the Property to deteriorate, or commit waste on the Property; Borrower shall be in default if any failure to the
Property, allow the Property to deteriorate, or commit waste on the Property; Borrower shall be in default if any failure to the
extinguishing encumbrances exist which are beyond Borrower's control, Borrower shall not destroy, damage or injure
the date of occupancy, unless Lender holds otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless
this Security instrument and shall contain the Property as Borrower's principal residence for at least one year after
Borrower still occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of
unconditionally prior to the acquisition.

7. **Debtors, Preseizure and Protection of the Property; Borrower's Loan Application Lenders.**
Lender may make prior to the acquisition
damages to the Property prior to the acquisition shall pass to Lender to the extent of the sums accrued by this Security instrument
under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from
possession the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If
Lender's Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not exceed
secured by this Security instrument, whether or not due date. The 30-day period will begin when the note is given.

Lender may make prior to the acquisition
Lender may make prior to the acquisition shall pass to Lender to repair or restore the Property or to pay sums
Lender may make prior to the acquisition
Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then
secured by this Security instrument, whether or not due date, with any excess paid to Borrower, if Borrower abandons the
repair is not reasonably feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums
Property damaged, if the restoration of repair is reasonable feasible and Lender's security is not lessened, if the restoration of the
Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration of repair of the
Lender may make prior to the acquisition
paid premiums and renewal notices in the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender
shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of
All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender
option, obtain coverage to protect Lender's rights in accordance with paragraph 7.

7. **Liability of Lender and Borrower for Hazards.** Lender will keep the improvements now existing or hereafter erected on the
Property incurred against loss by fire, hazards included within the term "extended coverage" and any other hazards, including
liabilities, or flood damage, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods
which Lender shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's
request, the insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval
3. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the

UNOFFICIAL COPY**ADJUSTABLE RATE RIDER**
(1 Year Treasury Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this **30TH** day of **JULY**, **19 93**, 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 Adjustable Rate Note (the "Note") to **STANDARD FEDERAL BANK FOR SAVINGS** (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

13610 MC CABE DRIVE

ORLAND PARK

IL

60462

[Property Address]

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

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of **5.500 %**. The Note provides for changes in the interest rate and the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES**(A) Change Dates**

The interest rate I will pay may change on the first day of **SEPTEMBER 1**, **19 96**, and on that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my 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 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

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

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding **TWO AND ONE HALF** percentage points (**2.50 %**) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change 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 Changes

The interest rate I am required to pay at the first Change Date will not be greater than **7.500 %** or less than **5.500 %**. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than **11.500 %**, NOR LESS THAN **5.500 %**.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes 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.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is amended to read as follows:

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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption, and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable
Rate Rider.

MERITA DZABIRI
Borrower
(Seal)

NUDITA DZABIRI
Borrower
(Seal)

SABAN DZABIRI
Borrower
(Seal)

AZIZ DZABIRI
Borrower
(Seal)

MEHMET DZABIRI
Borrower
(Seal)

X MELVIE DZABIRI
Borrower
(Seal)

If Lender exercises the option to require immediate payment in full, 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.

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