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COOK COUNTY, ILLINOIS FILED FOR RECORD

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MORTGAGE

LATRIS BANK RAFRINGTON, NA	 	s Security instrument is given to which is organized and addition
notes the laws of THE UNITED S	TATES OF AMERICA	which is organized who eathers
ST & GROVE AVERUE BANKING		("Lender")
ectower creek Lander the principal we hundred Fest / Newscard as		
olars (U.S. \$ 2000.00). This debt is evidenced by Borrower's note dated the same	
his Security Instrument or Area to ind modifications of the 17.48. (b) lecurity Instrument: and (c) 17.0 mg	by payments, with the full debt, if not paid earlier, due and payable on Octol to Lander: (a) the repayment of the debt evidenced by the Note, with interest, the payment of all other surre, with interest, advanced under paragraph riomisence of Borrower's covenants and agreements under this Security Interest, grant and convey to Lender the following described property located.	st, and all renewals, extension 7 to protect the security of the strument and the Note. For this
HE SOUTH 25 FEET OF NORTH ECOND ADDITION TO LAKE VIE	7/1/2 FEET OF LOT 18 IN BLOCK 6 IN BUCKINGHAM'S EW SITHE NORTHEAST 1/4 OF SECTION 20, TOWNSHIP 40	R/J
ORTH, RANGE 14 EAST OF THE	ETHIRE A UNCEPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.	20
136. 14-38-221-034		
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		•
	3744 NORTH FREMONT STREET	cución
hich has the a seed of	[Street]	(Cny)
roje <u>69813</u> Ežis C469j	('Properly Address');	
• • •	mints now or hereafter precised on the property, and all essentants, upper in replacements and additions shall also be covered by this Security inst	winnesses and School Service

BORREWER COVENANTS that Borrower is leavily select of the estate hereby conveyed and has the light to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrowe virrants 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 coverants for national use and non-uniform coverants will imited virialises by a jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lander 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 propayment and late charges due under the Note.
- 2. Funds for Taxes and insurance. Subject to applicable law or to a written waiver by Lander, Borrower shall pay to Lander on the day monthly payments are due under the Note, untit the Note is paid in full, a sum (Funder) for: (a) yearly taxes and assessments which may attain priority over this Security Insurance as a Sen on the Property; (b) yearly lesseshold payments or ground rents on the Property, any; (c) yearly lesseshold payments or ground rents on the Property; any; (c) yearly lesseshold payments or ground rents on the Property; any; (c) yearly lesseshold payment or ground rents on the Property; any; (c) yearly lesseshold payment or ground rents on the Property; (d) yearly lesseshold payment or ground rents on the Property; (e) yearly lesseshold payment or ground rents on the Property; (f) any; and (f) any sums payable by Borrower to Lender; in accordance with the provisions of paragraph 8, in Seu of the payment of mortgage insurance premiums. These letters are called "Escrow items." Lender may, at any time, collect and hold Funds in an amount not to exceed the majorium amount a lender for a tederally related mortgage loan may require for Borrower's ecrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time. 12 U.S.C. SS 2001 et seq. ("RESPA"), unless another law that applicable law.

 Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of Arture Estrow items or otherwise in accordance with applicable law.

The Funds shall be held in an inettution whose deposits are insured by a tederal agency, insurmentality, or entity (including Lender, if Lender is such an inettution) or in any Federal Horrie Loan Bank. Lender shall apply the Funds to pay the Escrow Isime. 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 Borrower harder to an independent real estate tax reported 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

RLLHIQIS -- Single Ferrity-Persole Mee/Produce Mec UNIFORM INSTRUMENT

Form 3014 1990 (page 1 57 4 pages) Initials:

BOX 333 - TH

If the Funds hald by Limiter discool the emounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Punds in accordance with the requirements of applicable law. If the amount of the Punds half 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 Sorrower shall pay to Lender the amount necessary to make up the deticiony. Borrower shall make up the deticiony in no more than twelve monthly payments, at Lander's solid decretion.

Upon payment in tail of all surve secured by this Security Instrument, Lender shall promptly returnd to Borrower any Funds held by Lender, R, 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 surve secured by this Security Instrument.

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Londer under paragraphs 1 and 2 shall be applied: limit, 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; Liene. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may asian priority over this Security Instrument, and lessehold phyments or ground rents, it any. Borrower shall pay these obligations in the manner provided in paragraph 2, or it not paid in that manner, Borrower shall pay them on time directly to the paragraph 2 payment of another of amounts to be pad under this paragraph. If Borrower makes these payments directly. Borrower shall promptly turnish to Lander receipts evidencing the payments.

Economic shall promptly decharge any tien which has priority over this Security Instrument unless Borrower. (a) agrees it witting to the payment of the obligation secured by the Jen in a manner acceptable to Lander; (b) contains in good felth the lien by, or defends against enforcement of the ten in, legal processings which in the Lander's opinion operate to prevent the enforcement of the Bent; or (c) securits from the holder of the lien an agreement established by subordinating the fien to this Society Instrument. It Lander determines that any part of the Property is subject to a lien which may stain priority over this Society Instrument, Lander may give Borrower a notice identifying the lien. Borrower shall eatility the lien or take one or more of the actions set forth above within 10 days of the giving of notion.

S. Hazard as insperty traurance. Borrower shall leap the hyproversents now existing or hazards exected on the Property insured against lose by tire, the acids included within the term "extended coverage" and any other hazards, including floods or flooding, for which tenter requires insurance. This insurance shall be maintained in the amounts and for the periods that Lander requires. The insurance carrier providing the Insura or shall be chosen by Borrower subject to Lander's approved which shall not be unresconably withheld. It Borrower talls to maintain coverage of see their above, Lander may, at Lander's option, obtain coverage to protect Lander's rights in the Property in accordance with peragraph".

At insurance policies and recipients shall be exceptable to Lander and shall include a standard mortgage clause. Lander shall have the right to hold the policies and recipien. If Lander requires, Borrower shall promptly give to Lander all receipts of paid premiums and renewal notices. In the event of loss is nower shall give prompt notice to the insurance carrier and Lander. Lander may make proof of loss if not made promptly by Borrower.

United Lender and Borrower other an agree in writing, insurance proceeds shall be applied to restoration or repair of the Property derraged, if "the restoration or repair is a portal seasible and Lender's security in not issuened. If the restoration or repair is not economically featible or Lender's security would be becaused, the insurance proceeds shall be applied to the sums secured by the Security instrument, whether or not then due, with any energy yeld to Borrower. If Borrower abandons the Property, or does not among within 50 days a notice from Lander that the insurance contain he professed. Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

United Lander and Borrower otherwise agree in or dirty, ray application of proceeds to principal shall not extend or postpone the due dute of the monthly payments referred to in paragraphs 1 100 ft or change the amount of the payments. It under paragraphs 21 the Property is acquired by Lander, Borrower's right to any insurance policie; and proceeds resulting from damage to the Property prior to the acquired by the 3 your? Therement Instructions prior to the acquirellors.

- 8. Overspancy, Preservation, Maintenance and Protectic 1 of the Property; Servavor's Loan Application; Lesceholds. Borrower shall occupy, establish, and use the Property as Borrower's principal resistance within stay days after the establish. Security instrument and shall continue to occupy the Property as Borrower's principal resistance agrees in unling, which consent shall not be unreasonably were all on unless estatements of coursement, unless control. Borrower shall not destroy, durings or impair the Property of destrorate, or convolt waste on the Property. Somewar shall be in databat if any fortelium action or proceeding, which are destrorate, or convolt waste on the Property. Somewar shall be included if any fortelium action or proceeding, which the child or criminal, is begun that in Landar's good fally indigenent could result in fortelium of the Property or otherwise maintaily my at the fine orested by this Security Instrument or Landar's security interest. Borrower may cure such a default and reinstates, as provided for pringraph 16, by counting the action or proceeding to be demissed with a ruling that, in Landar's good fally determination, practicals fortified on application process, gave materially instrument or Landar's security instrument or transition to the state of the property as a principal residence. If the Security Instrument is on a lacestoid, Borrower shall comply with all the providence of the Romower acquires fee the to the Property, the teleschoid and for the shall not marge unless Landar agrees to the marger in willing.

 7. Restablished at Landard State of the Property, the teleschoid and for the shall not marge unless Landar agrees to the marger in willing.
 - 7. Protection of Lander's Rights in the Property. If Sorrower talls to perform the cover____ and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lander's rights in the Property (such as a proceeding in bardsupply, prebate, for condementalise or forfeiture or to existing laws or regulations), then Lander view 40. And pay for whatever its recovery to protect the value of the Property and Lander's rights in the Property. Lander's ections any include onlying any same secured by a few which has priority over the Security instrument, appearing in court, paying reasonable allomate and or _______ on the Property to reside repets. Although Lander may take action under this paragraph 7, Lander does not have to do so.

Any amounts disbursed by Lender under this peragraph 7 shall become additional debt of Borrower extured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall beer interest from fine date of disbursement at the Hote rate and shall be psyclie, with interest, upon notice from Lender to Sorrower requesting payment.

- a, Miertgage Insurance. If Lender required mortgage insurance as a condition of making the total security fastrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. It, for any reason, the martinge insurance coverage required by Lender tapes or causes to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance due to the cost to Borrower shall pay to Lender each morth a sum equal to one-invelled of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lepted or ceased to be in effect. Lender will accept use and retain these payments as a loss reserve in the ordinate mortgage insurance. Less reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the arrown and for the period that Lender requires) provided by an insuran 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 eccordance with any written agreement between Borrower and Lender or applicable law.
- Is sepection. 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.
- 18. Condemnation. The proceeds of any award or claim for dernages, 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.

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38. Hazardene 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 residensal uses and to maintenance of the Property.

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

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Emfortmental Law and the following substances: gasoline, lecrosone, other flammable or toxic petroleum products, toxic petroleum products, toxic petroleum products, toxic petroleum and barbicides, votatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Emfortments Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

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

21. Acceleration; Remedies. Lender shall give notice to Sorrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security (netrument (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 takers to cure the default on or before the date specified in the solice may result in acceleration of the sums secured by this Security instrument, foreclosure by judicial proceeding and salv of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the first leave preceding the non-existence of a default or any other defance of Borrower to acceleration and female-size. If the existent is not cured on or before the date specified in the notice, lender at its option may require immediate pay-judicial proceeding. Lender shall be antified to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, leohading, but not it left of the, reseonable attorneys' fees and costs of title evidence.

24. Adders to this Security Instru-	r waives all rights of homestead exemption in the Pro- til one or more riders are executed by Borrower ach such rider shall be incorporated into and shall an rider (s) view a part of this Security Instrument.	and recorded together with this Securit rend and supplement the coverants and
Adjustable Rate Rider	Condominum Rider	1=4 Family Rider
Graduated Payment Rider	Par led Unit Development Rider	Elwestdy Payment Rider
Bulloon Rider	Ha a Improvement Rider	Second Home Rider
Other(s) [epocity]		
BY PESSIONS BELOW, Burlower accepted will be be an accepted will be be be been been and distrement to the presence of	920 10	(See Borrower Security Instrument and in any (See Borrower Security Instrument and in any (See Borrower Security See Security Instrument and in any (See Security Instrument and Instrument
	Social Security Number	-Borrower
STATE OF BLINDES KAYA & Wa	pace Below This Line For Acknowledgment County se: CO a Notary Public in and it is wrife as Joint TERANTS	ORC for said county and state do hereby certi

My Commission Express 4/86/95

CATHY ARMSTRONG This instrument was propored by:

Given under my hand and official seel, this

Roturn To:

HARRIS GANK BARRINGTON, NA 201 S GROVE AVENUE BARRINGTON, ILLINOIS 60010

OFFICIAL SEAL "FOR KERRY B WOLFE WOLFE STATE OF ILLINOIS F MY COMMISSION EXP: 4/26/95

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In the event of a total taking of the Property, the proceeds shall be applied to the sums accured 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 invendently 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 Lander otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the emount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured invendibility before the taking. Any believe 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 Lander 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 ebendoned by Borrower, or II, after notice by Lender to Borrower that the condemnor offers to make an extent or settle a claim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is sufficient to collect and apply the proceeds, at its option, aither 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; Ferbearance By Lender Not a Walver. Extension of the time for payment or modification of emortization of the sums secured by this Security instrument granted by Lender to any successor in interest of Borrower shall not operate to release the flability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or reluce to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by release any successors to interest. Any forbearance by Lender in exercising any right or remedy, shall not be a waiver of or proclude the exercise of any right or remedy.
- 12. Successors / n/1 Assigns Bound; Joint and Several Linblitty; Co-alginers. The covenants and agreements of this Security Instrument shall bind and per lift the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements of the successors and several. Any Borrower who co-algors this Security Instrument but does not execute the Note:

 (a) is co-algoring this Security (**** ment only to mortgage, grant and convey that Borrower's Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, note(**), forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consect.
- 14. Molices. Any notice to Borrower provided for a wis Security instrument shall be given by delivering it or by melling it by shall case mail unions 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 Landar. Any notice to Landar shall be given by first class mail to Landar's address instead human or any other address Landar designates by notice to Borrower. Any notice for in this Security Instrument shall be described in fluxe been given to Borrower or Landar 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 jurisdiging in which the Property is located. In the event that any provision or clause of this & jurity Instrument or the Hote 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 and the provisions of this Security Instrument and the Note are discard to be severable.
 - 16. Sorrower's Copy. Sorrower shall be given one conformed copy of the Nite and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower, if all or any print 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 return person) without Lender's prior unition consent, Lender may, at its option, require immediate payment in full of all sums secured by any Smartly Instrument. However, this option shall not be exercised by Lender II evercise is prohibited by lederal lew as of the date of this Security material.

If Landar exercises this option, Landar shall give Borrower notice of acceleration. The notice at all provide a period of not less than 400 days from the date the notice is delivered or mailed within which Borrower must pay all sums acrossed by this Security Instrument. If Borrower falls to pay these sums prior to the expiration of this period, Landar may invoke any remedies per value 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 nove enforcement of the Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period an applior's few may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) unity of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lander all sums which then would be during all timestatement and the Note as if no acceleration had occurred; (b) curse any default of any other covenants or agreements, (c) pays all timestatement in enforcing this Security Instrument, including, but not limited to, researched atterneys' feet; and (d) takes such action as Lander may reasonably require to assure that the first of this Security Instrument, Leader's rights in the Property and Because's obligations 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 reliable thall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; Change of Loan Servicer. The Note or a partial instruct 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 collecte monthly phyments 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 willten 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.

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Loss No. SAR-1684

1-4 FAMILY RIDER

Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 22md day of September, 1983
and is incorporated into and shall be deared to amend and supplement the Mongage, Deed of Trust or Security Deed (the "Security)
instrument) of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to HAMPISS BANK BANKHISTON, NA (the "Lander")
of the same date and covering the Property described in the Security Instrument and located at:
STALL NORTH PREMONT STREET CHICAGO, BLUNCIS 80612
(Property Address)

1-4 FAMILY COVENANTS, in addition to the covenants and agreements made in the Security Instrument, Borrower and Lander

A. ADDITIONAL OF COPERTY SUBJECT TO THE SECURITY INSTRUMENT. In edition to the Property described in the Security Instrument, the Company described to the Property described, and shall also constitute the Property described in the Security Instrument: building materials) appliances and goods of every nature whatevever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and fight, the prevention and extinguishing apparatus, security and access control apparatus, plumbing, both tubs, water heaters, water closets, sinks, random stoves, refigerators, dishwashers, disposals, washers, dryors, awrings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, incluring replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the for typing together with the Property described in the Security Instrument as the Property.*

- B. USE OF PROPERTY; COMPLIANCE WITH LAY!. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in will one to the change. Borrower shall comply with all lews, ordinances, regulations and requirements of any governmental body applicable to the Property.
- C. SUBORDINATE LIENS. Except as permitted by tederal law. Econour shall not allow any lien interior to the Security Instrument to be perfected against the Property without Lander's prior written permissio.
- D. RENT LOSS INSURANCE. Borrower shall maintain insurance against regulated by Uniform Covenant 5.
 - E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant (1) is deleted.
- F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in unling the first servence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agree ments set forth in Uniform Covenant is shell remain in effect.
- G. ASSIGNMENT OF LEASES, Upon Lander's request, Borrower shall assign to Lander all leases of the Property and all security deposite made in connection with leases of the Property. Upon the sasignment, Lander shall have the right of northly, extend or terminate the existing leases and to execute new leases, in Lander's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublesses" if the Security Instrument is on a leasehold.
- H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lander all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lander has given Borrower notice of default pursuant to paragraph 21 of the Security instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lander gives notice of breach to Bonower: (f) all Rents received by Bonower shall be hald by Bonower as trustee for the benefit of Lander only, to be applied to the same secured by the Seizelly instrument; (f) Lander shall be entitled to collect and receive all of the Rents of the Property; (ff) Bonower agrees that each tenent of the Property shall pay all Rents due and unpeid to Lander or Lander's agents upon Lander's retten demand to the tenent; (iv) unless applicable law provides otherwise, all Rents collected by Lander or Lander's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not finded to, allomey's tess, receiver's fees, premiums on receiver's bonds, rapet and maintanence costs, insurance premiums, tesse, assessments and effort charges on the Property, and then to the sense secured by the Security instrument; (v) Lander, Lander's agents or any judicially appointed receiver shall be liable to account for only these Rents accounty received; and (vi) Lander shall be entitled to have a receiver appointed to take possession of and manage the Property and collect tire Rents and profits derived from the Property vithout any thoulting as to the in-adequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of tetring control of and managing the Property and of collecting the Rents any funds expended by Lander for such purposes shall become indebtedness of Borrower to Lander secured by the Security Instrument manual to Uniform Comment 7.

pursuant to Uniform Covenant 7.

Borrower reprocess and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent under their exercising its rights under this paragraph.

Lander, or Lander's lower or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of child to Servicer. However, Lander, or Lander's agents or a judicially appointed receiver, may do so at any time when a detault occurs. Any expectation of Rents shall not cure or waive any detault or invalidate any other right or remady of Lander. This assignment of Rents of the Property shall terminate when all the sums secured by the Security instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's detect or breach under any note or agreement in which Lendar has an interest shall be a breach under the Security Number and Lendar may invoke any of the remarks permitted by the Security Instrument.

BY SIGNERS BELOW, Borrower accepts and agrs at 9 the terms and provisions contested in this 1-4 Ferrey Rider.

(Seed)

-Borrower

(Seed)

-Borrower

(Seed)

-Borrower

(Seed)

-Borrower

(Seed)