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DEPT-11 RECORD-7 \$31.00
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100032 6300-1913-792471
COOK COUNTY RECORDER

193792471

(Space Above This Line For Recording Data)

MORTGAGE

Loan No. MARKOWSKI

THIS MORTGAGE ("Security Instrument") is given on September 27, 1993, by SIGMUND B. MARKOWSKI, SR., and MARIE A. MARKOWSKI, HUSBAND AND WIFE J.W.

(*Borrower"). This Security Instrument is given to ARGO MORTGAGE

which is organized and existing under the laws of THE STATE OF ILLINOIS, and whose address is 8267 S. ROBERTS ROAD, BRIDGEVIEW, ILLINOIS 60455

(*Lender"). Borrower owes Lender the principal sum of seventy-five thousand and no/100

Dollars (U.S. \$ 75,000.00).

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 November 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:

THE WEST 1/2 OF THE NORTH 1/2 OF LOT 19 AND THE WEST 1/2 OF LOT 20 IN BLOCK 2 IN THE SUBDIVISION OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND OF THE SOUTH 30 FEET OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 29, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT RECORDED JANUARY 12, 1886, AS DOCUMENT NO. 683590, IN COOK COUNTY, ILLINOIS.

PIN 22-29-115-023
which has the address of

Illinois 60439
(Zip Code)

50 EUREKA DRIVE
("Property Address");

LEMOND

[Street, City],

ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

LAWND (IL) 101061.01

VMP MORTGAGE FORMS • (312)203-0100 • (800)521-7201

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Form 3014-B/90
Amended 5/94
Initials: X *MM*

3P XMM

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Form 301A BORROWER'S AGREEMENT
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more of the obligations set forth above within 10 days of the giving of notice.

If Security interest in instrument, Lender may give Borrower a notice identifying the instrument, if Lender determines that any part of the Property is subject to a lien which may affect the instrument to Lender's satisfaction to the extent of the instrument or the instrument, or (c) receives from the holder of the instrument a notice of non-payment over by, or demands payment of the instrument which is legal proceeding whereby to Lender's satisfaction to prevent the instrument from being sold by the Lender to another operator than the Lender writing to the payment of the instrument due to Lender; (b) contemplates in good faith the instrument to the instrument unless Borrower has priority over this Security interest.

If Borrower makes these payments directly, Borrower shall receive evidence of payment.

If the person owed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph, the obligation in the instrument provided in that manner, Borrower shall pay them on time which may affect priority over this Security instrument, and reschedule payments of borrowed funds, if any, Borrower shall pay

4. **Chargess!** Lender, Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property third, to interest due; fourth, to any prepayment charge due under the Note; and fifth, to amounts payable under paragraph 2;

5. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs

this Security instrument, shall apply any funds held by Lender at the time of collection or rule as a credit against the amount accrued by of the Property, shall add an additional amount to the amount accrued by funds held by Lender, if under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the negotiation of any loan payment in full of all sums secured by this Security instrument, Lender shall promptly refund to Borrower any

overdue monthly payments, at Lender's sole discretion.

If the Funda held by Lender 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 in no more than time is not sufficient to pay the Escrow items when due, Lender may hold the Funda until payment of the Funda held by Lender account to Borrower.

If the Funda held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower debt to the Funda was made. The Funda are pledged as additional security for all sums accrued by this Security instrument. If Lender holds Funda account of the Funda, showing -reducing debt to the Funda and the Funda made of each without charge, an unusual account to the Funda, however, that Lender shall be paid on the Funda and the Funda given to Borrower, Borrower and Lender may agree in writing, however, that Lender shall be required to pay Borrower any interest or earnings on the Funda applicable law requires interest to be paid, Lender shall not exceed to pay Borrower in writing, and, in such case Borrower applies to Lender in connection with this loan, unless applicable otherwise, unless it is made of used by Lender in Escrow items held by Lender pays for an independent real estate tax reporting service, Escrow items, unless Lender may require Borrower to pay a one-time charge for an independent real estate tax permit Lender to make such a charge. Escrow items, unless Lender may not charge Borrower for holding and applying the Funda, annually multiplying the escrow account, or Escrow items, Lender may not charge Borrower for holding and applying the Funda, annually multiplying the escrow account, or Escrow items, Lender, if Lender is such an institution whose deposits are insured by a federal agency, insurmountability, or solvency (including Lender, if Lender is held in an institution whose deposits are insured by a federal agency, insurmountability, or solvency

The Funda shall be held in Escrow items with applicable law.

Escrow items or otherwise in accordance with applicable law.

Lender may estimate the amount of Funda due on the basis of current data and reasonable estimates of expenditure of future events to lesser amount, if so, Lender may, at any time, collect and hold Funda in an amount not to exceed the lesser amount, 1974 as measured from time to time, 12 U.S.C., Section 2601 et seq. ("RESPA"), unless another law that applies to the Funda related mortgagor loans may require for Borrower's account under the Federal Real Estate Settlement Procedures Act of Lender may, at any time, collect and hold Funda in an amount not to exceed the maximum amount a lender for a federally titled provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow items."

If any: (a) yearly mortgage insurance premiums, if any; and (b) any sums payable by Borrower to Lender, in accordance with or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, and assessments which may affect the instrument until the Note is paid in full, a sum ("Fundus"), for: (a) yearly taxes Lender on the day monthly payments are due under the Note, to a written waiver by Lender, Borrower shall pay to

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

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

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the

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

THIS SECURITY INSTRUMENT contains uniform conventions for national use and non-uniform conventions with limited variations by jurisdiction to constitute instruments covering real property.

BORROWER COVENANTS that Borrower is lawfully holder of the estate hereby conveyed and has the right to mortgage,

grant and convey the Property and that the Property is unencumbered, except for encumbrance of record, Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrance of record.

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.

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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. 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.

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he in effect, Lender will accept, issue and retain these payments as a loss service in lieu of mortgage insurance, Lender reserves one-half of the early mortgage insurance premium being paid by Borrower when the insurance coverage lapses or ceases to be available equitably due to non-availability of coverage insurance 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 alternative mortgage insurer approved by Lender. If obtain coverage subsequently equivalent to the mortgage insurance previously in effect, at a cost substantially equal to the mortgage coverage required by Lender except to be in effect, Borrower shall pay the premium required to insurement, Borrower shall pay the premium required to maintain the mortgage insurance in effect, if, for any reason, the 8. Mortgagel Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security payment.

Date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower reflecting Secuity instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement until paid in full to Lender, in the amount of monthly payments received by Lender.

Any amounts disbursed by Lender under this paragraph shall become additional debt of Borrower secured by this

Lender does not do so.

reasonable attorney fees and entitling on the Property to make repairs. Although Lender may take action under this paragraph include paying any sums secured by a lien which has priority over this Security instrument, a pending party for whatever is necessary to protect the Property and Lender's rights in the event, Lender's actions may proceed in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), given Lender may do and this Security instrument, or where it is legal proceeding that may significantly affect Lender's rights in the Property (such as a loan application, or collection of Lender's Rights in the Property, if Borrower fails to perform his obligations outlined in

7. Protection of Lender's Rights in the Property. If Borrower fails to perform his obligations outlined in writing,

Lender and the fee title shall not merge in writing, to provide Lender with all the provisions of the Note, if Borrower holds, Borrower shall compulsorily acquire all the Property to Lender, if Borrower acquires title to, representation accompanying Borrower's occupancy of the Property as a strict liability recitation. If this Security instrument is on a to provide Lender with any material information) in connection with the loan originated by the Note, including, but not limited to, during the loan application process, gave materially false or inaccurate information or alienation to Lender (or related Borrower, during this period of time created by this security instrument or Lender's security interest, Borrower shall also be in default if impairment of this due to cautioning the action of Lender, a security interest in the Property or other material that, in Lender's good faith determination, as provided in paragraph 6, by cautioning the action of Lender, a security interest in the Property of otherwise, notwithstanding the creation of this Security instrument or Lender's good faith judgment could result in forfeiture of the action of proceeding, whether civil or criminal, if such that Lender's good faith judgment would result in forfeiture of the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture circumstances exists which are beyond Borrower's control. Borrower shall not destroy, damage or impair the due date of occupancy, unless Lender acts otherwise, agrees in writing, which cannot affect Lender's right to foreclose on the due date of occupancy and shall constitute a security interest in the Property, principal residence for at least one year after Borrower shall occupy, except in the case of sale of the Property a principal residence within thirty days after the execution of 6. Occupancy, Pre-emption, Right-of-first-refusal and Protection of the Property; Borrower's Loan Application; Lenderhold, immediately prior to the acquisition.

damages to the Property prior to the acquisition shall pass to Lender to the extent of the amount secured 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 this due date of the monthly payments referred to in paragraphs 1 and 2 of clause 1 of this note of Lender and Borrower otherwise agrees in writing, any application of proceeds to principal repayment or damage to Lender and Borrower otherwise agrees in writing when the notice is given.

secured by this security instrument, whether or not then due. The 30-day period will begin when the notice is given. unless Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay attorney fees or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then 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 then due, with any insurance proceeds shall be applied to repair or restore the Property. unless Lender is not economically feasible or Lender's security would be insufficient, the insurance proceeds shall be applied to repair or property damaged, if the restoration of repair in economic feasibility is not feasible, if this restoration or Lender may make good of loss if not made promptly by Borrower.

All insurance policies and renewals shall be accepted to Lender and shall provide a standard mortgage clause, Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all copies of valid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender.

option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7, which shall not be uninsured by withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, decline to hold the insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval that Lender has minimized the term "extinctive coverage", and any other hazards, including property insured against loss by fire, hazards included within the term "extinctive coverage". All insurance premiums paid for the period of flooding, for which Lender required insurance. This insurance shall be minimized in the amount and for the period a property insured against loss by fire, hazards included within the term "extinctive coverage".

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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 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 ensure 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 actions 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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Form 3014 8/90

LYNDA E. JURICA
"OFFICIAL SEAL"

Natural Public, State of Illinois
Notary Public, State of Illinois
My Commission Expires: 5/20/97

This instrument was prepared by: DEERA CAMPSE

www.GRILLI.com

Notary Public

My Commission Expires: 05/20/97

Given under my hand and official seal, this 27th day of September 1993
Signed and delivered the said instrument as THEIR free and voluntary act, for the uses and purposes herein set forth,
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they
personally known to me to be the same person(s) whose name(s)

SIGMUND B. MARKOWSKI, JR. and MARIE A. MARKOWSKI, HUSBAND AND WIFE

, a Notary Public in and for said county and state do hereby certify

that
ACLU County ss:

Borrower
(Seal)

Borrower
(Seal)

MARIE A. MARKOWSKI, HUSBAND AND WIFE - Borrower
(Seal)

SIGMUND B. MARKOWSKI, JR. - Borrower
(Seal)

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

Witnesses:

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this
Security Instrument, the convenants 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)]
- Adjustable Rate Rider Condominium Rider Planned Unit Development Rider Biweekly Payment Rider V.A. Rider
 Balloon Rider Rate Improvement Rider Second Home Rider Other(s) [Specify]

RECORD AND RETURN TO:
G.E. CAPITAL MORTGAGE SERVICES, INC.
8000 MIDNANTIC DRIVE
MC. LAUREL, NEW JERSEY 08054

RECORDED