AFTER RECORDING MAIL TO:

HOME FINANCIAL BANCGROUP 6240 W. BELMONT AVE. CHICAGO, IL 60634

93930474

LOAN NO. "

[Space Above This Line For Recording Data]

KORTGAGE

THIS MORTO CE ("Security Instrument") is given on November 1, 1993 SIBMORELLI A BACHELOR and ROSE LOCHIRCO, A SINGLE WOMAN

. The mortgagor is

("Borrower"),

This Security Instrument is given to HOME FINANCIAL BANCGROUP, INCORPORATION

which is organized and existing un to the laws of 6240 W. BELMONT AVE., CHICAGO, 11 60634

. and whose address is Borrower owes Lender the principal sum of the Hundred Sixty Eight Thousand Dollars and no/100 ("Lender").

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, durard payable on). This debt is Instrument secures to Lender: (a) the repayment of the dept evidenced by the Note, with interest, and all renewals, December 1, 2023 This Security extensions and modifications of the Note; (b) the paymer; or all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the restaurance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to County, Illinois:

LOT 59 (EXCEPT THE NORTH 14 FEET THEREOF) IN OPIOLE PARK COUNTRYSIDE, BEING A LOT 59 (EXCEPT THE MORTH 14 FEET THEREOF) IN OPTICE PARK COUNTRYSIDE, BEING SUBDIVISION OF LOT 4 (EXCEPT THE WEST 20 ACRES THEREOF) IN CIRCUIT COURT PARTITION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 AND THE WEST 1/4 OF THE SOUTHEAST 1/4 AND THE WEST 12.29 CHAINS OF THE NORTH LINE AND THE WEST 12.27 CHAINS ON THE SOUTH LINE OF THE SOUTHEAST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THERD PRINCIPAL MERIDIAN, (SACEPT THE PART CONVEYED TO THE COUNTY OF COOK FOR HIGHWAY PURPOSE) IN COOK COUNTY, ILLINOIS.

P.I.M. 12-12-311-022

DEPT-01 RECORSING

\$31.50

TRAN 7413 11/16/93 10:45:00 T#1111 \$0253 **\$** #-95-930474

COOK COUNTY RECURDER

which has the address of

5001 N OLYMPIA

CHICAGO [Cky]

Illinois 60656

{Zip Code}

[Street] ("Property Address");

TOGI THER 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."

BORKOWER 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

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FORM 3014 9/90

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Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with to Lenden's approval which shall not be unreasonably withineld. If Borrower fails to maintain coverage described above, for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject including floods or flooding, for which Lender requires insulance. This insulance shall be maintained in the amounts and Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards,

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Sorrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice. a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion in writing to the payment of the obligation secured by the lien in a menner acceptable to Londer; (b) contests in Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (s) Leader receipts evidencing the payments.

amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all actices of Borrower shall pay these obligations in the manner provided in peragraph 2, or if not paid in that we not Borrower shall Property which may attain priority over this Security Instrument, and lesschold payments of same, if any.

A. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impossions attributable to the

persgraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note: coond, to amounts payable under paragraphs 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note. 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under sums secured by this Security Instrument.

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

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

Funds are pledged as additional security for all sums as are at by this Security Instrument. Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The that interest shall be paid on the Punds. Lender shall juve to Borrower, without charge, an annual accounting of the required to pay Borrower any interest or estrator on the Punds. Borrower and Lender may agree in writing, however, od hon llada san agreement is an applicable law requires interest to be paid, Lender shall not be independent real estate tax reporting services and by Lender in connection with this loan, unless applicable law permits Leader to make such a charge: However, Leader may require Borrower to pay a one-time charge for an escrow account, or verifying the Escrett thems, unless Lender pays Borrower interest on the Funds and applicable law pay the Escrow Items. Lander may not charge Borrower for holding and applying the Funds, annually analyzing the (including Lender, if Lender is such an institution) or in any Pederal Home Loan Bank, Lender shall apply the Funds to The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity spplicable law.

besis of current data and coronable estimates of expenditures of future Eacrow Items or otherwise in accordance with and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the seq. ("RESPA"), un key another law that applies to the Punds sets a lessor amount. If so, Lender may, at any time, collect under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. 2601 & exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account premiums. These items are called "Eacrow Items." Lender may, at any time, collect and hold Funds in an amount not to Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance yearly flood insurance premiums, if any; (e) yearly mortgage maurance premiums, if any; and (f) any sums payable by ceachold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Punds") for: (a) 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay ·oso*M*

the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due

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

limited variations by jurisdiction to constitute a uniform security instrument covering real property. THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with

LOAN NO.



All insurance policies and renewals shall be acceptable to Lender and shall include 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 receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance arrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then 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.

Unless Lende 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 the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from James to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security incorporate immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the total accompancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any fortrature action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. or rower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be clismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's recurity interest. Be rrower shall also be in default if Borrower, during the loan appli ation process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease of Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in viriting.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained a this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or the caforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. A though Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower recursed by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be a interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases 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 insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of I ender, if mortgage insurance coverage (in the amount and for the periods that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Bofrower 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.

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natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a 17. Transfer of the Property or a Beneficial interest in Borrower. If all or any part of the Property or any

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

which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the 15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the .dqsrgarsq sidt ni bebivorq as

notice provided for in this Security Instrument shall be decreed to have been given to Borrower or Lender when given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender Mall be given mailing it by first class mail unless applicable law requires use of another method. The notice shall be interied to the

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by

will be treated as a partial propeyment without any prepayment charge under the Note. principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction exceeded permitted limits will be refunded to Borrower. Lender may choose to make thus refund by reducing the necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which connection with the loan exceed the permitted limits, then: (a) any such loan charge shall og reduced by the amount

charges, and that law is finally interpreted so that the interest or other loss charges cultected or to be collected in 13. Loan Charges. If the loan secured by this Security Instrument is subjection law which sets maximum loan

Instrument or the Mote without that Borrower's consent.

Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security not personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other mortgage, grant and convey that Borrower's interest in the Property u.ide: the terms of this Security Instrument; (b) is this Security Instrument but does not execute the Note: (a) 100 signing this Security Instrument only to provisions of paragraph 17, Borrower's covenants and agreenants and lo joint and several. Any Borrower who

this Security Instrument shall bind and benefit the successors and lesigns of Lender and Borrower, subject to the 12. Successors and Assigns Bound; Joint and Several Lability; Co-signers. The covenants and agreements of

any right or remedy shall not be a waiver of or preclude ine exercise of any right or remedy. demand made by the original Borrower or Borrower an exercising in interest. Any forbearance by Lender in exercising

time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any interest. Leader shall not be required to commonon and successor in interest or refuse to extend interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in

11. Borrower Not Released; Forb secure By Lender Not a Waiver. Extension of the time for payment or

paymonts.

date the date of the monday payments referred to in paragraphs I and 2 or change the amount to such Unless Lender and Borrown, citherwise agree in writing, any application of proceeds to principal shall not extend or

Property or to the sums at cure I by this Security Instrument, whether or not then due.

notice is given, Lendes is sufferized to collect and apply the proceeds, at its option, either to restoration or repair of the make an award or soul's relaim for damages, Borrower fails to respond to Londer within 30 days after the date the

If the Property is Arandoned by Borrower, or if, after notice by Leader to Borrower that the condemnor offers to euch mont one sume sur proposition due.

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 taking of the Property in which the fair market value of the Property immediately before the taking is less than the value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the Instrument, whether or not then due, with any excess paid to Borrower, in the event of a partial taking of the Property in In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security

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any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby 19. Condemention. The proceeds of any award or claim for damages, direct or consequential, in connection with

give Borrower notice at the time of or prior to an inspection specifying resonable cause for the inspection. 9. Inspection. Leader or its agent make resconsble entries upon and inspections of the Property. Leader shall

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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 assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 19. Sale of Note; Charge of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one c. wore 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 (b) Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Bo rover 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 Property 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, keros are, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radiostive 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 equired to cure the default; (c) a date, not less than 30 days from the date the notice 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 eridence.
- 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.

ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT
ISC/CMDTIL//0491/3014(9-90)-L PAGE 5 OF 6

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