

Box 403

UNOFFICIAL COPY

(Individual Form)

Loan No. 06-67136-35

THE UNDERSIGNED,
MUSTAFA MAKBY and FATMA MAKBY, HUSBAND AND WIFE

of VILLAGE OF SCHAUMBURG COOK County of _____, State of ILLINOIS

hereinafter referred to as the Mortgagor, does hereby mortgage DEPT-01 RECORDING 931.00
14:49:00
5187 01/22/93

CRAGIN FEDERAL BANK FOR SAVINGS 93074626
COOK COUNTY RECORDER

UNITED STATES OF AMERICA

a corporation organized and existing under the laws of the COOK

hereinafter referred to as the Mortgagee, the following real estate in the County of _____
ILLINOIS
in the State of _____ to wit:

THAT PART OF LOT 18254 (EXCEPT THAT PART OF SAID LOT 18254 LYING SOUTH OF A LINE DRAWN AT 90 DEGREES TO THE EAST LINE OF SAID LOT AT A POINT ON SAID EAST LINE 195.43 FEET NORTH OF THE SOUTHEAST CORNER OF SAID LOT), IN SECTION 3, WEATHERSFIELD UNIT 18, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, DESCRIBED AS FOLLOWS: COMMENCING ON THE EAST LINE OF SAID LOT 18254 AT A POINT 334.79 NORTH OF THE SOUTHEAST CORNER OF SAID LOT 18254; THENCE WEST 89.50 FEET, TO THE POINT OF BEGINNING OF THE PARCEL HERON DESCRIBED: (FOR THE PURPOSE OF DESCRIBING THIS PARCEL WEST LINE OF SAID LOT 18254 TAKEN AS "NORTH AND SOUTH.") THENCE WEST 16.00 FEET; THENCE NORTH 48.17 FEET; THENCE WEST 3.00 FEET; THENCE NORTH 1.83 FEET; THENCE EAST 46.00 FEET; THENCE SOUTH 48.17 FEET; THENCE EAST 3.0 FEET; THENCE SOUTH 1.83 FEET, TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

COMMONLY KNOWN AS: 1144 Copperfield, Schaumburg, IL 60193

PERMANENT INDEX #07-27-302-049

is 202000.00 Dollars, which Note, together with interest thereon as therein provided, is payable in monthly installments of ONE THOUSAND FIVE HUNDRED TWENTY-FIVE AND 76/100 Dollars

is 1525.76 Dollars, commencing the 1ST day of MARCH, 1993

(b) This mortgage is specifically made subject to the terms and provisions contained in the attached rider which by this reference is made a part hereof.

COMMUNITY TITLE
INSURANCE AGENCY, INC.
800 EAST HIGGINS ROAD
SCHAUMBURG, IL 60173
(708) 805-8270

(2) any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose, at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of said original Note together with such additional advances, in a sum in excess of TWO HUNDRED FORTY-TWO THOUSAND FOUR HUNDRED AND NO/100 Dollars 242400.00

(3) the performance of all of the covenants and obligations of the Mortgagor to the Mortgagee, as contained herein and in said Note.

THE MORTGAGOR COVENANTS:

93074626

A (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, sewer service charges, and condominium assessments against said property (including those heretofore due), and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against, and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclosure, until expiration of the

244148 1/22 emg

93074626

93074626

3100

UNOFFICIAL COPY

Property of Cook County Clerk's Office

Box 403

93074626

MORTGAGE

MAKSY, MAKSY

to

CRAGIN FEDERAL BANK FOR SAVINGS

PROPERTY AT:
1144 COPPERFIELD
SCHAUMBURG, ILLINOIS 60193

Loan No. 06-67136-35

COMMUNITY TITLE
INSURANCE AGENCY, INC.
800 EAST HIGGINS ROAD
SCHAMBURG, IL 60173
(708) 505-8270

THE MORTGAGOR COVENANTS:

93074626

(1) The pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of pay-
ment thereof; (2) To pay when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges, sewer service charges,
and condominium assessments against said property including those heretofore due, and to furnish Mortgagee upon request, duplicate receipts therefor,
and such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or
hereafter upon said premises insured against damage by fire, and such other hazards as the Mortgagee may require to be insured against; and to provide public
liability insurance and such other insurance as the Mortgagee may require, with such indebtedness is fully paid, or in case of foreclosure, until expiration of the

(2) The performance of all of the covenants and obligations of the Mortgagor to the Mortgagee as contained herein and in said Note
provided that nothing herein contained shall be construed as limiting the amounts that shall be secured hereby when advanced to protect the security as in
and to of
Mortgagee but at no time shall this Mortgage secure advances in excess of a sum in
Two Hundred Forty-Two Thousand Four Hundred and No/100 Dollars
(3) Any advances made by the Mortgagee to the Mortgagor, or its successor in title, for any purpose at any time before the release and cancellation of
this mortgage shall be subject to the terms and conditions of this mortgage and shall be secured by the same as if it were a new mortgage made by the Mortgagee to the Mortgagor on the date of such advance.

3100
3/10/83

This mortgage is specifically made subject to the terms
and provisions contained in the attached rider which by
this reference is made a part hereof.

(1) (a) The payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of
Two Hundred Two Thousand and No/100 Dollars
(b) which Note, together with interest thereon as therein provided, is payable in monthly installments of
ONE THOUSAND FIVE HUNDRED TWENTY-FIVE AND 76/100 Dollars
(c) commencing the
1st day of
MARCH 1983
which payments are to be applied first to interest, and the balance to principal, until and including the date in the
terms of this mortgage is specifically made subject to the terms

TO SECURE

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment and with all the rights
and privileges thereunto belonging, unto said Mortgagee forever, for the use herein set forth, free from all liens and incumbrances, under the taxward, exemption
and valuation laws of any state, which said rights and benefits and Mortgagee does hereby agree to have and waive
Together with all buildings, improvements, fixtures or appurtenances, (fixtures or appurtenances, fixtures or appurtenances, fixtures or appurtenances, ventilation or
fixtures, or articles, whether in single units or centrally controlled, and in supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or
other services, and any other thing now or hereafter therein or thereon, or the furnishing of which by tenants or licensees is customary or appropriate, including
acres, window shades, storm doors and windows, floor coverings, except the in a door beds, windows, screens and water heaters all of which are intended to
be and are hereby declared to be a part of said real estate, whether physically attached thereto or not; and also together with all covenants and the rents,
issues and profits of and premises which are hereby pledged, assigned, conveyed, transferred and are over unto the Mortgagee, whether now due or hereafter to become
due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagees, bondholders and owners paid off by the proceeds of the loan hereby
secured.

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Box 403

Mortgage 93074626 (Individual Form) 06-67134-35

931.00
14:49:00
1626

Box 403

93074526

MORTGAGE

MAKSY, MAKSY

to

CRADIN FEDERAL BANK FOR SAVINGS

PROPERTY AT:

1144 COPPERFIELD

SCHAUMBURG, ILLINOIS 60193

Loan No. 06-67136-35

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Property of Cook County Clerk's Office

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period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, and in such form as shall be satisfactory to the Mortgagee, such insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee; and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in a deed pursuant to foreclosure, and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion, all claims thereunder and to execute and deliver on behalf of the Mortgagor all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagee for such purpose; and the Mortgagee is authorized to apply the proceeds of any insurance claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full. (4) *Impe* diately after destruction or damage, to commence and promptly complete the rebuilding or restoration of buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply on the indebtedness secured hereby the proceeds of any insurance covering such destruction or damage; (5) To keep said premises in good condition and repair, without waste, and free from any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (6) Not to make, suffer or permit any unlawful use of or any nuisance to exist on said property nor to diminish nor impair its value by any act or omission to act; (7) To comply with all requirements of law with respect to mortgaged premises and the use thereof; (8) Not to make, suffer, or permit, with out the written permission of the Mortgagee being first had and obtained, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations of the improvements, apparatus, appurtenances, fixtures or equipment now or hereafter upon said property; (c) any purchase on condition, sale, lease or agreement, under which title is reserved in the vendor, of any apparatus, fixtures or equipment to be placed in or upon any buildings or improvements on said property; (9) To complete within a reasonable time any buildings or improvements now or at any time in process of erection upon the premises; (10) To appear in and defend any proceeding which in the opinion of the Mortgagee affects its security hereunder, and to pay all costs, expenses and attorney's fees incurred or paid by the Mortgagee in any proceeding in which it may participate in any capacity by reason of this mortgage; (11) That the mortgaged premises will at all times be maintained, repaired and operated in accordance with the Building, Fire, Zoning, Health and Sanitation Laws and Ordinances of any City, village, and/or other governmental board, authority or agency having jurisdiction over the mortgaged premises.

B In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, and other insurance required or accepted, the undersigned promises to pay to the Mortgagee a prorata portion of the current year taxes upon the disbursement of the loan and to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated by the Mortgagee to be equivalent to one-twelfth of such taxes, which payments may, at the option of the Mortgagee, (a) be held by it without interest (provided not in conflict with State or Federal law) and commingled with other such funds or its own funds for the payment of such items, (b) be carried in a savings account and withdrawn by it to pay such items, or (c) be credited to the unpaid balance of said indebtedness as received, provided that the Mortgagee advances upon this obligation sums sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, the undersigned promises to pay the difference upon demand. If such sums are held or carried in a savings account or escrow account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items on charge or bill without further inquiry.

C This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage, and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advances and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate and other express modifications of the contract, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D That in case of failure to perform any of the covenants herein, Mortgagee may do on Mortgagor's behalf everything so covenanted, that said Mortgagee may also do any act it may deem necessary to protect the lien hereof, that Mortgagee will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys together with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid, that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim in advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E That it is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F That in the event the ownership of said property or any part thereof becomes vested in a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with such successor or successors in interest without regard to this mortgage and the debt hereby secured in the same manner as with the Mortgagor, and may forebear to sue or may extend time for payment of the debt, secured hereby, without discharging or in any way affecting the liability of the Mortgagor hereunder or upon the debt secured.

G That time is of the essence hereof and if default be made in performance of any covenant herein contained or in making any payment under said note or obligation or any extension or renewal thereof, or if proceedings be instituted to enforce any other lien or charge upon any of said property, or upon the filing of a proceeding in bankruptcy by or against the Mortgagor, or if the Mortgagor shall make an assignment for the benefit of his creditors or if his property be placed under control of or in custody of any court, or if the Mortgagor abandon any of said property, or upon the sale or transfer of the mortgaged property or an assignment of beneficial interest in said property, without the written consent of the Mortgagee, or upon the death of any maker, endorser, or guarantor of the note secured hereby or in the event of the filing of a suit to condemn all or a part of the said property, or in the event of demolition, removal or destruction of all or any part of the property covered by this mortgage, or in the event the Mortgagee fails to comply with the terms of a condominium by-laws or condominium declaration recorded against the property secured hereby, then and in any of said events, the Mortgagee is hereby authorized and empowered, at its option and without affecting the lien hereby created or the priority of said lien or any right of the Mortgagee hereunder, to declare without notice, all sums secured hereby immediately due and payable, whether or not such default be remedied by the Mortgagor, and apply toward the payment of said mortgage indebtedness any indebtedness of the Mortgagor to the Mortgagor, and said Mortgagee may also immediately proceed to foreclose this mortgage, and in any foreclosure a sale may be made of the premises on mesne without offering the several parts separately.

H That the Mortgagee may employ counsel for advice or other legal service at the Mortgagee's discretion in connection with any dispute as to the debt hereby secured or the lien of this instrument, or any litigation to which the Mortgagee may be made a party on account of his lien or which may affect the title to the property securing the indebtedness hereby secured or which may affect said debt or lien and any reasonable attorney's fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this mortgage and sale of the property securing the same and in connection with any other dispute or litigation affecting said debt or lien, including reasonable estimated amounts to conclude the transaction, shall be added to and be a part of the debt hereby secured. All such amounts shall be payable by the Mortgagor to the Mortgagee on demand, and if not paid shall be included in any decree or judgment as a part of said mortgage debt and shall include interest at the highest contract rate, or if no such contract rate then at the legal rate. In the event of a foreclosure sale of said premises there shall first be paid out of the proceeds thereof all of the aforesaid amounts, then the entire indebtedness whether due and payable by the terms hereof or not and the interest due thereon up to the time of such sale, and the surplus, if any, shall be paid to the Mortgagor, and the purchaser shall not be obliged to see to the application of the purchase money.

I In case the mortgaged property, or any part thereof, shall be taken by condemnation, the Mortgagee is hereby empowered to collect and receive all compensation which may be paid for any property taken or for damages to any property not taken and all condemnation compensation so received shall be forthwith applied by the Mortgagee as it may elect, to the immediate reduction of the indebtedness secured hereby, or to the repair and restoration of any property so damaged, provided that any excess over the amount of the indebtedness shall be delivered to the Mortgagor or his assignee.

J All covenants, rents, issues and profits of said premises are pledged, assigned and transferred to the Mortgagee, whether now due or hereafter to become due, under or by virtue of any lease or agreement for the use or occupancy of said property, or any part thereof, whether such lease or agreement is written or verbal, and it is the intention hereof to pledge said rents, issues and profits on a parity with said real estate and not secondarily and such pledge shall not be deemed merged in any foreclosure decree, and (b) to establish an absolute transfer and assignment to the Mortgagee of all such leases and agreements and all the avails thereunder, together with the right in case of default, either before or after foreclosure sale, to enter upon and take possession of, manage, maintain and operate said premises, or any part thereof, make leases for terms deemed advantageous to it, terminate or modify existing or future leases, collect said avails, rents, issues and profits, regardless of when earned, and use such moneys whether legal or equitable as it may deem proper to enforce collection thereof, employ renting agents or other employees, to let or repair said premises, buy furnishings and equipment thereon when it deems necessary, purchase adequate fire and extended coverage and other forms of insurance as may be deemed advisable, and to general exercise all powers ordinarily incident to absolute ownership, advance or borrow money necessary for any purpose herein stated to secure a lien which is hereby created on the mortgaged premises and on the income therefrom which lien is prior to the lien of any other indebtedness hereby secured, and out of the income retain reasonable compensation for itself, pay insurance premiums, taxes and assessments, and all expenses of every kind, including attorney's fees, incurred in the exercise of the powers herein given, and from time to time apply any balance of income not, in its sole discretion, needed for the aforesaid purposes, first on the interest and then on the principal of the indebtedness hereby secured, before or after any decree of foreclosure, and on the deficiency in the proceeds of sale, if any, whether there be a decree in personam therefor or not. Whenever all of the indebtedness secured hereby is paid, and the Mortgagee, in its sole discretion, feels that there is no substantial uncorrected default in performance of the Mortgagor's agreements herein, the Mortgagee on satisfactory evidence thereof, shall relinquish possession and pay to Mortgagor any surplus income in its hands. The possession of Mortgagee may continue until all indebtedness secured hereby is paid in full or until the delivery of a Deed pursuant to a decree foreclosing the lien hereof, but if no deed be issued, then until the expiration of the

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5133 WEST FULLERTON AVENUE, CHICAGO, ILLINOIS 60639

OF CRAIG FEDERAL BANK FOR SAVINGS

THIS INSTRUMENT WAS PREPARED BY RICHARD J. JAHNS

MY COMMISSION EXPIRES

Richard J. Jahns
Notary Public

ATHERINE M. GALLAGHER
OFFICIAL SEAL
Notary Public, State of Illinois
My Commission Expires 5.26.96

GIVEN under my hand and Notary Seal this 21ST day of JANUARY, A.D. 19 93

rights under any homestead, exemption and valuation laws.

as their free and voluntary act, for the uses and purposes herein set forth, including the release and waiver of all

appeared before me this day in person, and acknowledged that they signed, sealed and delivered the said instrument

personally known to me to be the same persons whose names are subscribed to the foregoing instrument.

and for said County, in the State aforesaid, DO HEREBY CERTIFY THAT MOSTAFA MAKSY and

COUNTY OF Cook } ss

STATE OF ILLINOIS

I, The Undersigned, a Notary Public in

MOSTAFA MAKSY (SEAL) FAIMA MAKSY (SEAL)

day of JANUARY A.D. 19 93

IN WITNESS WHEREOF, this mortgage is executed, sealed and delivered this 21ST

1. That each right, power and remedy herein conferred upon the Mortgagee is cumulative of every other right or remedy of the Mortgagee whether herein or by law conferred, and may be enforced concurrently therewith; that no waiver by the Mortgagee of performance of any covenant herein or in said obligation contained shall thereafter in any manner affect the right of Mortgagee to require or enforce performance of the same or any other of said covenants that wherever the context hereof requires, the masculine gender as used herein shall include the feminine and the singular number, as used herein, shall include the plural; that all rights and obligations under this mortgage shall extend to and be binding upon the respective heirs, executors, administrators, assigns and assigns of the Mortgagee, and the sureties and assigns of the Mortgagee, and that the powers herein mentioned may be exercised as often as may be necessary.

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 21ST day of JANUARY, 19 93, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to CRAIG FEDERAL BANK FOR SAVINGS (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 1144 COPPERFIELD, SCHAUMBURG, ILLINOIS 60193
Property Address

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

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 7.75%. The Note interest rate may be increased or decreased on the 1ST day of the month beginning on FEBRUARY 01, 19 94, and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the:
(Check one box to indicate Index.)

- (1) "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.
- (2) NATIONAL MONTHLY MEDIAN COST OF FUNDS

(Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.)

- (1) There is no maximum limit on changes in the interest rate at any Change Date.
- (2) The interest rate cannot be changed by more than 1 percentage points at any Change Date.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, 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.

C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 9 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph F & G of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit of the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph F & B.

By signing this, Borrower agrees to all of the above.

Mustafa Makby (Seal)
MUSTAFA MAKBY --Borrower

Fatma Makby (Seal)
FATMA MAKBY --Borrower

E. The mortgage interest may increase or decrease based upon the change of the stated index, however, the interest rate shall not exceed 13.750% ceiling rate.

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