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1. Payment of Principal and Interest, Amortization and Late Charges. Borrower shall pay to lender the principal and interest on the debt evidenced by this note and any promissory note or charge due under this note.

2. Funds for Taxes and Insurance. Subject to the provisions hereof, the lender shall pay to lender on the day monthly payments for the taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same.

3. Application of Payments. Unless otherwise provided, all payments received by lender under paragraphs 1 and 2 shall be applied first to any promissory charges due under this note and to amounts payable under paragraph 2; next to interest due; then to principal due and last to the late charges due under this note.

4. Charges. Borrower shall pay all taxes, assessments, charges, fees and expenses attributable to the property which may arise during the term of this note and the period of grace following the maturity of the property. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same.

5. Release of Property Encumbrances. Borrower shall release the improvements hereon and the better situated on the property insured against loss by fire, theft, vandalism and other perils, including the lender's interest in the property, from all liens, mortgages, judgments, liens, claims, charges, taxes, assessments, charges, fees and expenses attributable to the property. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same.

6. Release of Property Encumbrances. Borrower shall release the improvements hereon and the better situated on the property insured against loss by fire, theft, vandalism and other perils, including the lender's interest in the property, from all liens, mortgages, judgments, liens, claims, charges, taxes, assessments, charges, fees and expenses attributable to the property. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same.

7. Release of Property Encumbrances. Borrower shall release the improvements hereon and the better situated on the property insured against loss by fire, theft, vandalism and other perils, including the lender's interest in the property, from all liens, mortgages, judgments, liens, claims, charges, taxes, assessments, charges, fees and expenses attributable to the property. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same.

8. Release of Property Encumbrances. Borrower shall release the improvements hereon and the better situated on the property insured against loss by fire, theft, vandalism and other perils, including the lender's interest in the property, from all liens, mortgages, judgments, liens, claims, charges, taxes, assessments, charges, fees and expenses attributable to the property. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same.

9. Release of Property Encumbrances. Borrower shall release the improvements hereon and the better situated on the property insured against loss by fire, theft, vandalism and other perils, including the lender's interest in the property, from all liens, mortgages, judgments, liens, claims, charges, taxes, assessments, charges, fees and expenses attributable to the property. The lender shall also pay the cost of any and all taxes and insurance on the property for the year 1980 and the payments which may thereafter be made for the same.

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6. **Insurance, Replacement, Maintenance and Protection of the Property.** Borrower shall obtain, maintain and use the Property as hereinafter provided... [The text continues with detailed provisions regarding insurance, maintenance, and the lender's right to inspect the property.]

7. **Protection of Lender's Right in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security instrument... [The text outlines the lender's remedies and the requirement for the borrower to maintain the property in good condition.]

8. **Assignment.** Borrower shall not assign or otherwise dispose of the Property... [The text specifies that the borrower cannot transfer the property without the lender's consent.]

9. **Mortgage Insurance.** Lender requires mortgage insurance as a condition of making the loan... [The text details the requirements for mortgage insurance, including the lender's right to cancel the policy if it is not maintained.]

10. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property... [The text grants the lender the right to inspect the property to ensure compliance with the loan terms.]

11. **Condemnation.** The proceeds of any award or claim for damages... [The text addresses the distribution of proceeds from a condemnation or eminent domain proceeding.]

12. **Waiver of Lien.** In the event of a sale of the Property... [The text states that the borrower waives their lien in favor of the lender's security interest.]

13. **Assignment of Proceeds.** If the Property is sold... [The text details the borrower's obligation to assign the proceeds from the sale to the lender.]

14. **Waiver of Defenses.** Lender and Borrower agree in writing... [The text covers the borrower's waiver of various legal defenses.]

15. **Successor's Lien.** Borrower has a power of appointment... [The text discusses the borrower's power to designate a successor and the lender's lien on the property.]

16. **Successors and Assigns Bound.** The covenants and agreements of this Security instrument... [The text binds the borrower's heirs, successors, and assigns to the terms of the instrument.]

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1. Borrower agrees to the Property under the terms of the Security Instrument... and to the extent of the Security Instrument...

2. Loan Charges. If the loan created by the Security Instrument is subject to a lien which this instrument has created... and the lien is fully satisfied...

3. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it to the Property... or by first class mail...

4. Governing Law. This Security Instrument shall be governed by Federal law and the law of the State of California... and the law of the State of California...

5. Successors. This Security Instrument shall be given to and held for the benefit of the Property... and the law of the State of California...

6. Transfer of the Property as a Secured Interest. Borrower agrees to execute and deliver to the Lender... a deed of trust or other instrument...

7. Lender's Lien. The Lender shall have a lien on the Property... and the law of the State of California...

8. Borrower's Right to Redemption. If Borrower makes certain payments, Borrower shall have the right to have... the Property redeemed...

9. Date of Next Change of Loan Servicer. The date of a partial interest in this Security Instrument... shall be the date of the next change...

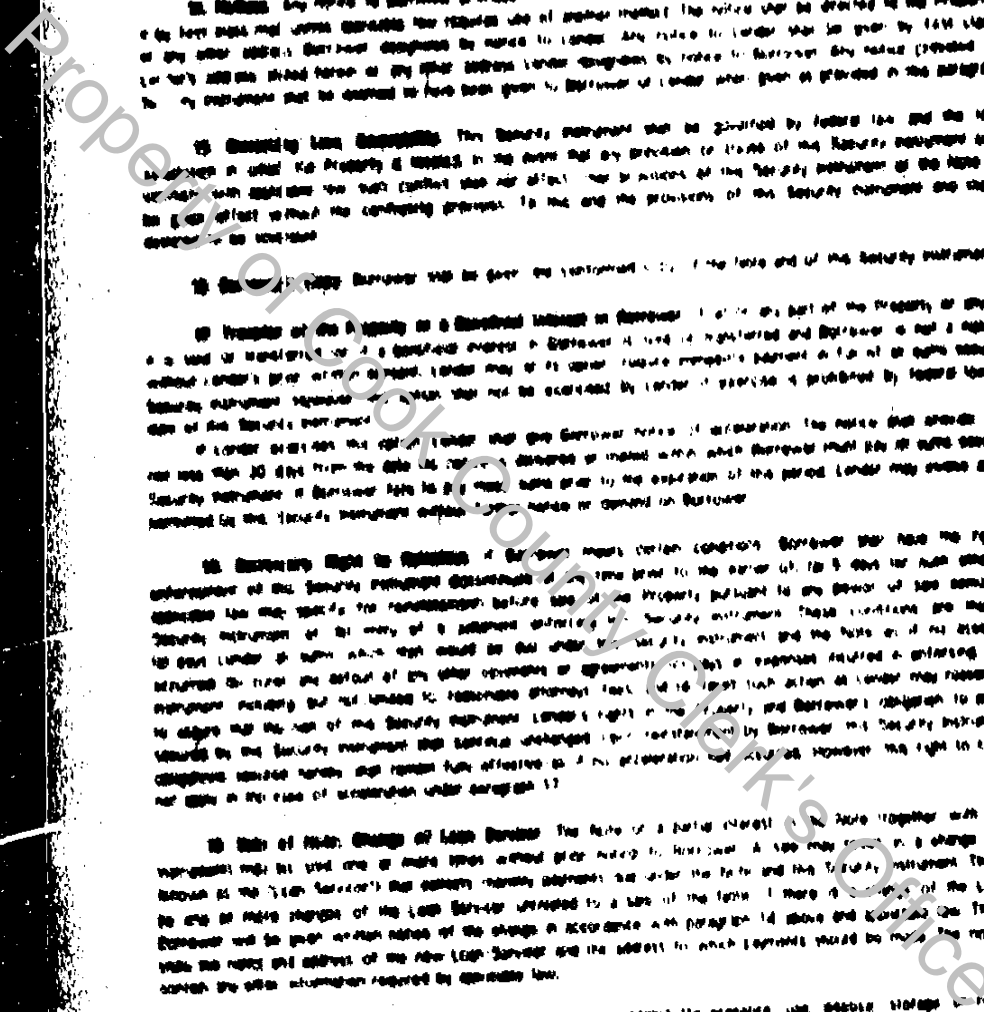
10. Hazardous Substances. Borrower shall not use or permit the presence of... hazardous substances on the Property...

11. Remedial Action. Borrower shall comply with any order or requirement... of any governmental authority...

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13. Remedial Action. Borrower shall comply with any order or requirement... of any governmental authority...

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that failure to pay the debt... in violation of the deed... The notice shall further... of the right to exercise other... in the foreclosure proceeding... of a default or the other... of foreclosure and foreclosure... if the default is not cured... or before the date specified in this notice... in full of all sums... by this Security Instrument... this Security Instrument by public... under that is entitled to collect all... in paying the amounts provided in this paragraph... including but not limited to, reasonable attorney's fees and costs of this instrument.

20. Release upon payment of all sums... the Lender shall release the Title... without charge to Borrower... and pay the recording costs.

21. Effect of Release. Borrower... at right of... in the Property.

22. Terms of this Security Instrument... if one or more... are provided by Borrower and... together with the Security Instrument... the terms and conditions of each such... and that... and... of the Security Instrument... of the terms... of the Security Instrument. Check appropriate box(es).

- Adjustable Rate Note
- Fixed Rate Note
- Interest Payment Note
- Reverse Note
- Other [specify]
- Convertible Note
- Shared Use Development Note
- Sale Agreement Note
- 1-2 Party Note
- Directly Pledged Note
- Second Party Note

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions... in the Security Instrument and in the related... by Borrower and related...

[State Name This Line for Jurisdiction]

STATE OF ILLINOIS

CITY OF CHICAGO

County of Cook

NOTARIAL PUBLIC

STATE OF ILLINOIS

My Commission Expires

This instrument was prepared by JDE PRICE of SunPLUS Mortgage Corp

LOAN NO: 10461010

ADJUSTABLE RATE ROVER 11 Year Treasury Index-Rate Step-Fixed Rate Conversion Option

The ADJUSTABLE RATE ROVER is made by 2470 on or APR 11 1988 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Class of Trust of Security Deed and the "Security Instrument" of the same. Also given by the undersigned the "Borrower" to secure Borrower's Adjustable Rate Loan (the "Loan") in accordance with the terms of the

1910 WICKI AVENUE, NEW PLAINES, IL 60070

(Property Address)

THIS INSTRUMENT CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENTS. YOU WILL WANT TO EXAMINE THE BORROWER'S ADJUSTABLE RATE LOAN AGREEMENT CAREFULLY TO UNDERSTAND THE ADJUSTABLE RATE LOAN AGREEMENT.

ADJUSTABLE RATE ROVER is subject to the conditions and agreements made in the Security Instrument, Borrower and Lender have agreed and agree to the terms:

A. ADJUSTABLE RATE AND MONTHLY PAYMENTS: The rate provided for an initial interest rate of 9.000%. The rate provided for changes in the adjustable interest rate and the monthly payments is as follows:

B. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES: The interest rate will be the first day of MAY 19 88 and on the day after the next day after each date in which the adjustable interest rate could change is called a "Change Date".

Beginning with the first change date, the adjustable interest rate will be based on the index in the weekly change date in fixed rates Treasury bills for a period of a year as made available by the Federal Reserve Board.

The monthly payment figure provided as of the date of the first change date is based on the "Original Rate". The monthly payment figure provided as of the date of the first change date is based on the "Original Rate".

THE CURRENT INDEX IS 9.000%

C. Conversion of Change: Before each Change Date the rate holder will determine the new interest rate by adding two and three percent to the percentage shown in the table below. The rate holder will then round the result of the addition to the nearest one-eighth of one percent (0.125%). Subject to the limits stated in Section D below, the rounded amount will be the new interest rate on the next Change Date.

The rate holder will then determine the amount of the monthly payment that will be sufficient to repay the unpaid principal on the next Change Date in full on the Change Date if the new interest rate is 0.125% (one-eighth of one percent) less than the amount of the rounded amount of the new interest rate.

D. Limits on Interest Rate Changes: The interest rate is required to be at the first Change Date will not be greater than 9.000% or less than 7.000%. Thereafter, the adjustable interest rate will never be increased or decreased in any single Change Date by more than two percentage points (2.0%) from its rate of interest in the preceding 12 months. My monthly payments will never be greater than 12.000% when I reach my "Maturity Age".

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

F. Notice of Change: The rate holder will deliver or mail to me a notice of any change in my adjustable interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and the type and frequency number of a person and will answer any question I may have regarding the notice.

G. FIXED INTEREST RATE OPTION: The rate provided for my Borrower's option to convert from an adjustable interest rate with interest rate limits to a fixed interest rate is as follows:

H. FIXED INTEREST RATE OPTION: The rate provided for my Borrower's option to convert from an adjustable interest rate with interest rate limits to a fixed interest rate is as follows:

I. Conversion to Fixed Rate: My option to convert from an adjustable interest rate with interest rate limits to a fixed rate is as follows:

My conversion can only take place on (1) the first Change Date 21 months from the date of this Note, the first Change Date after the first Change Date in which my adjustable rate can convert from an adjustable rate to a fixed rate and (2) the "Conversion Date" I can convert the interest rate only on one of these Conversion Dates.

ADJUSTABLE RATE ROVER - THE RATE HOLDER'S OFFICE - Large Realty - Please See Below Address

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John P. O'Keefe
Borrower

Lender

Lender

Lender

Lender

[Sign triplicate only]

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