FMIL
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RETURN TO:
BANK UNITED OF TEXAS FSB
DBA COMMONWEALTH UNITED MTG
1301 N. BASSWOOD, 4TH FLOOR
SCHAUMBURG ILLINOIS 60173

MAIL TO

93133786

412530 gw 2/3

FHA MORTGAGE

STATE OF ILLINOIS

FHA CASE NO.
131:6837101 729

This Mortgage ("Security Instrument") is given on FEBRUARY 12TH, 1993.
The Mortgagor is ELIZABETH F. CROSS , A WIDOW AND COLLEEN YOUNG MARRIED TO LOUIS YOUNG

whose address is 6454 SOUTH WOOD STREET, CHICAGO, ILLINOIS 60636

("Borrower"). This Security Instrument is given to GREATER CHICAGO MORTGAGE CORPORATION

which is organized and existing under the laws of THE STATE OF ILLINOIS , and whose address is 7330 COLLEGE DRIVE, PALOS HEIGHTS, ILLINOIS 60463

("Lender"). Borrower owes Lender the principal sum of FORTY SIX THOUSAND TWO HUNDRED NINETY EIGHT AND 00/100

Dollars (U.S. $ ***46,298.00).
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 MARCH 1ST, 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; (b) the payment of all other sums, with interest, advanced under paragraph 6 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:

LOT 23 AND THE NORTH 2.9 FEET OF LOT 24 IN BLOCK 26 IN SOUTH LYNNE, A SUBDIVISION OF THE NORTH 1/2 OF SECTION 19, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 20-19-211-045

DEPT-01 RECORDING $31.50
T#0010 TRAN 9558 02/19/93 15:41:00
#9996 # *-93-133786
COOK COUNTY RECORDER

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which has the address of 6454 SOUTH WOOD STREET [Street] CHICAGO [City]

Illinois 60636 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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."

BORROWER 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 encumbrances of record.

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

17. **Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding, and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. **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.

19. **Waiver of Homestead.** Borrower waives all right of homestead exemption in the Property.

Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants 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 in a part of this Security Instrument. [Check applicable box(es)].

☐ Condominium Rider ☐ Graduated Payment Rider ☐ Growing Equity Rider

☐ Planned Unit Development Rider ☐ Other(s) [specify] ADJUSTABLE RATE RIDER

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 4 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

X Elizabeth F. Cross (Seal)
ELIZABETH F. CROSS
Borrower

X Colleen Young (Seal)
COLLEEN YOUNG
Borrower

(Seal)
Borrower

LOUIS YOUNG SIGNING FOR THE SOLE PURPOSE OF WAIVING HIS HOMESTEAD RIGHTS

X Louis Young (Seal)
Borrower

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STATE OF ILLINOIS, Cook County ss:

I, THE UNDERSIGNED, a Notary Public in and for said county and state,

do hereby certify that ELIZABETH F. CROSS, A WIDOW AND COLLEEN YOUNG MARRIED TO LOUIS YOUNG

, personally known to me to be the same person(s) whose name(s)

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that THEY

signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this day of February, 1993

My Commission expires: 9/21/94

Mary A. Marino
Notary Public

" OFFICIAL SEAL "
MARY A. MARINO
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 9/21/94

This instrument was prepared by:

CHERYL MUIR

1501 W. BASSWOOD, 4TH FLOOR
SCHAUMBURG, IL 60173
(Address)

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly payments of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required by Paragraph 4.

Each monthly installment for items (a), (b) and (c) shall equal one-twelfth of the annual amounts, as reasonably estimated by Lender, plus an amount sufficient to maintain an additional balance of not more than one-sixth of the estimated amounts. The full annual amount for each item shall be accumulated by Lender within a period ending one month before an item would become delinquent. Lender shall hold the amounts collected in trust to pay items (a), (b) and (c) before they become delinquent.

If at any time the total of the payments held by Lender for items (a), (b) and (c), together with the future monthly payments for such items payable to Lender prior to the due dates of such items, exceeds by more than one-sixth the estimated amount of payments required to pay such items when due, and if payments on the Note are current, then Lender shall either refund the excess over one-sixth of the estimated payments or credit the excess over one-sixth of the estimated payments to subsequent payments by Borrower, at the option of Borrower. If the total of the payments made by Borrower for item (a), (b), or (c) is insufficient to pay the item when due, then Borrower shall pay to Lender any amount necessary to make up the deficiency on or before the date the item becomes due.

As used in this Security Instrument, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. In any year in which the Lender must pay a mortgage insurance premium to the Secretary, each monthly payment shall also include either: (i) an installment of the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary. Each monthly installment of the mortgage insurance premium shall be in an amount sufficient to accumulate the full annual mortgage insurance premium with Lender one month prior to the date the full annual mortgage insurance premium is due to the Secretary; or if this Security Instrument is held by the Secretary, each monthly charge shall be in an amount equal to one-twelfth of one-half percent of the outstanding principal balance due on the Note.

If Borrower tenders to Lender the full payment of all sums secured by this Security Instrument, Borrower's account shall be credited with the balance remaining for all installments for items (a), (b) and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b) and (c).

3. Application of Payments. All payments under Paragraphs 1 and 2 shall be applied by Lender as follows:

FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

THIRD, to interest due under the Note;

FOURTH, to amortization of the principal of the Note;

FIFTH, to late charges due under the Note.

4. Fire, Flood and Other Hazard Insurance. Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in Paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in Paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. 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 date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lenders of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application 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 the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. Charges to Borrower and Protection of Lender's Rights in the Property. Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in Paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by Paragraph 2, or fails to perform any other covenants and agreements contained in 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in Paragraph 2.

Any amounts disbursed by Lender under this Paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. 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 place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in Paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly

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payments, which are referred to in Paragraph 2, or ch[illegible] amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness un[illegible] Note and this Security Instrument shall be paid to the entity legally entitled thereto.

8. **Fees.** Lender may collect fees and charges au[illegible] by the Secretary.

9. **Grounds for Acceleration of Debt.**

(a) **Default.** Lender may, except as limited by [illegible]tions issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums [illegible] by this Security Instrument if:

(i) Borrower defaults by failing to pay in [illegible] monthly payment required by this Security Instrument prior to or on the due date of the next monthly [illegible] or

(ii) Borrower defaults by failing, for a per[illegible] thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender [illegible] permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full [illegible] sums secured by this Security Instrument if:

(i) All or part of the Property, or a benefi[illegible]erest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by dev[illegible]cent) by the Borrower, and

(ii) The Property is not occupied by the pu[illegible] or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Prope[illegible] his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that [illegible]rmit Lender to require immediate payment in full, but Lender does not require such payments, Lender does [illegible] his rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In man[illegible]stances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to [illegible] immediate payment in full and foreclose if not paid. This Security Instrument does not authorize accele[illegible] foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agr[illegible]ould this Security Instrument and the note secured thereby not be eligible for insurance under the National [illegible]ng Act within 8 MONTHS from the date hereof, Lender may, at its option and no[illegible]anding anything in Paragraph 9, require immediate payment in full of all sums secured by this Security Ins[illegible] A written statement of any authorized agent of the Secretary dated subsequent to 8 MONTHS from the date hereof, declining to insure this Security Instrument and the note secured thereby, sha[illegible]eemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exer[illegible] Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insuran[illegible]um to the Secretary.

10. **Reinstatement.** Borrower has a right to [illegible]ated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under [illegible]ote or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinsta[illegible]ecurity Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account curr[illegible]ding, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonab[illegible]ustomary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement b[illegible]wer, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required [illegible]iate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinsta[illegible]ter the commencement of foreclosure proceedings within two years immediately preceding the commencement [illegible]urrent foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or [illegible]tatement will adversely affect the priority of the lien created by this Security Instrument.

11. **Borrower Not Released; Forbearance [illegible]ender Not a Waiver.** Extension of the time of payment or modification of amortization of the sums secured b[illegible]curity Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liabili[illegible]original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings a[illegible]y successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secu[illegible]is Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in inte[illegible]y forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any [illegible]remedy.

12. **Successors and Assigns Bound; Joint [illegible]veral Liability; Co-Signers.** The covenants and agreements of this Security Instrument shall bind and benefit the [illegible]rs and assigns of Lender and Borrower, subject to the provisions of Paragraph 9.b. Borrower's covenants and ag[illegible] shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note[illegible] co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property und[illegible]rms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument[illegible] agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations w[illegible] to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Notices.** Any notice to Borrower prov[illegible] in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable l[illegible]res use of another method. The notice shall be directed to the Property Address or any other address Borrowe[illegible]es by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herei[illegible] address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be d[illegible] have been given to Borrower or Lender when given as provided in this paragraph.

14. **Governing Law; Severability.** Th[illegible] Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. I[illegible]nt that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such confli[illegible]ot affect other provisions of this Security Instrument or the Note which can be given effect without the conflicti[illegible]on. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. **Borrower's Copy.** Borrower shall be [illegible] conformed copy of this Security Instrument.

16. **Assignment of Rents.** Borrower unc[illegible]lly assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lend[illegible] to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lend[illegible]nts. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Se[illegible]rument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lende[illegible]rower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security on[illegible]

If Lender gives notice of breach to Borro[illegible] all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to th[illegible]ecured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Prop[illegible]c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written de[illegible] the tenant.

Borrower has not executed any prior as[illegible] of the rents and has not and will not perform any act that would prevent Lender from exercising its rights unde[illegible]agraph 16.

Lender shall not be required to enter up[illegible] control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a j[illegible] appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive an[illegible] or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when th[illegible]cured by the Security Instrument is paid in full.

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FHA MULTISTATE ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 12TH day of FEBRUARY, 1993 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to

GREATER CHICAGO MORTGAGE CORPORATION, 7330 COLLEGE DRIVE, PALOS HEIGHTS, ILLINOIS 60463

(the "Lender") of the same date and covering the property described in the Security Instrument and located at:

6454 SOUTH WOOD STREET, CHICAGO, ILLINOIS 60636

(Property Address)

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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

INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Date
The interest rate may change on the first day of JULY, 1994 , *and that day of each succeeding year.* "Change Date" means each date on which the interest rate could change.

(B) The Index
Beginning with the first Change Date, the interest rate will be based on an Index. "Index" means the weekly average yield on United States Treasury Securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board. "Current Index" means the most recent Index figure available 30 days before the Change Date. If the Index (as defined above) is no longer available, Lender will use as a new Index any index prescribed by the Secretary. As used in this Rider, "Secretary" means the Secretary of Housing and Urban Development or his or her designee. Lender will give Borrower notice of the new Index.

(C) Calculation of Interest Rate Changes
Before each Change Date, Lender will calculate a new interest rate by adding a margin of TWO AND ONE-HALF percentage points (*2.500%) to the current Index and rounding the sum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph (D) of this Rider, this rounded amount will be the new interest rate until the next Change Date.

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(D) Limits on Interest Rate Changes
The interest rate will never increase or decrease by more than one percentage point (1.0%) on any single Change Date. The interest rate will never be more than five percentage points (5.0%) higher or lower than the initial interest rate.

(E) Calculation of Payment Change
If the interest rate changes on a Change Date, Lender will calculate the amount of monthly payment of principal and interest which would be necessary to repay the unpaid principal balance in full at the maturity date at the new interest rate through substantially equal payments. In making such calculation, Lender will use the unpaid principal balance which would be owed on the Change Date if there had been no default in payment on the Note, reduced by the amount of any prepayments to principal. The result of this calculation will be the amount of the new monthly payment of principal and interest.

(F) Notice of Changes
Lender will give notice to Borrower of any change in the interest rate and monthly payment amount. The notice must be given at least 25 days before the new monthly payment amount is due, and must set forth (i) the date of the notice, *(ii) the Change Date, (iii) the old interest rate, (iv) the new interest rate,* (v) the new monthly payment amount, (vi) the Current Index and the date it was published, (vii) the method of calculating the change in monthly payment amount, and (viii) any other information which may be required by law from time to time.

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(G) Effective Date of Changes

A new interest rate calculated in accordance ... aragraphs (C) and (D) of this Rider will become effective on the Change Date. Borrower shall make a payment in ... monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower ... ce of changes required by *Paragraph (F) of this Rider.* Borrower shall have ... obligation to pay any increase in the ... *payment amount calculated* in accordance with Paragraph (E) of this Rider ... *payment date occurring less* ... days after Lender has given the required notice. If the monthly *payment* ... *calculated* in accordance with ... E) of this Rider decreased, but Lender failed to give timely notice of the dec... and Borrower made any monthly ... amounts exceeding the payment amount which should have been stated in a timely notice, then Borrower has the ... either (i) demand the *return to Borrower of any* excess payment, with interest thereon at the Note rate (a rate equal ... *terest rate* which should have been stated in a timely notice), or (ii) request th... any excess *payment*, with interest ... at the Note rate, be applied as payment of principal. Lender's obligation ... return any excess payment with ... demand is not assignable even if the Note is otherwise assigned before the demand for return is made.

BY SIGNING BELOW, Borrower accepts ... s to the terms and covenants contained in pages 1 and 2 of this Adjustable Rate *Rider.*

ELIZABETH F. CROSS ______________________ (Seal) Borrower

X ______________________ (Seal) Borrower

______________________ (Seal) Borrower

______________________ (Seal) Borrower

______________________ (Seal) Borrower

______________________ (Seal) Borrower