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# UNOFFICIAL COPY

93152322  
BOX 392

93152322

[Space Above This Line For Recording Date]

MORTGAGE

Loan # 92-33898

DEPT-01 RECORDING \$31.00  
T86666 TRAN 8114 02/16/93 15:50:00  
\$5465 + 123-15236322  
COOK COUNTY RECORDER

THIS MORTGAGE ("Security Instrument") is given on  
JOSEPH MULE, JR., DIVORCED NOT REMARRIED

February 12, 1993

The mortgagor is

(\*Borrower"): This Security Instrument is given to  
GORMAN MARKETING SYSTEMS, INC., d/b/a G M S MORTGAGE CENTER

which is organized and existing under the laws of  
address is 800 E. NORTHWEST HIGHWAY #900, PALATINE, ILLINOIS 60067

THE STATE OF ILLINOIS 79-52322 and whose  
("Lender"). Borrower owes Lender the principal sum of

one hundred thirty-thousand and no/100-----

Dollars (U.S. \$ 130,000.00)

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 1, 2023.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in COOK County, Illinois:

LOT 177 IN NORTNGATE UNIT NO. 2 BEING A SUBDIVISION IN THE SOUTH EAST 1/4  
OF SECTION 8, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL  
MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN 03-08-406-011-0000  
which has the address of  
Illinois 60004  
(Zip Code)

2935 N. DRYDEN PLACE  
("Property Address")

ARLINGTON HEIGHTS (State, City)

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Form 309 (Rev. 6-21-61) 10101

more of the actions set forth above within 10 days of the giving of notice.  
This Security Instrument, Lender may give Borrower a notice identifying the loan. Borrower shall satisfy the lien or take one or more enforcement of the lien; or (d) ~~notices~~ ~~notices~~ ~~notices~~ that any part of the property is subject to a lien which may attach priority over by, or defuas, against enforcement of the lien in, legal proceedings which in the Lender's opinion is preferable to writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contention in good faith the lien Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower: (a) agrees in

If Borrower makes the payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payment.

In the person owed payment, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph, these obligations in the manner provided in paragraph 2, or if not paid in due time, Borrower shall pay them on time directly which may attach priority over this Security instrument, and thereafter pay rents, if any. Borrower shall pay

4. Charges: Lender, Borrower shall pay all taxes, assessments, charges, fines and improvements, available to the Proprietary third, to interest due; fourth, to any late charges due under the Note.

1 and 2 shall be applied: first, to any prepayment charge due under the Note; second, to unmatured, payable under paragraph 2;

3. Application of Payment, Unless applicable law provides otherwise, all payments received by Lender under paragraph apply

this Security instrument.

of the Proprietary, shall apply any funds held by Lender at the time of acquisition of real estate in credit against the amounts received by Funds held by Lender, if, under paragraph 2, Lender shall acquire of all the Proprietary, Lender, prior to the acquisition of real

Funds held by Lender in accordance with the requirements of applicable law, if the funds held by Lender in any

Upon payment in full of all sums received by this Security instrument, Lender shall promptly refund to Borrower any

would be actually payable, as Lender's sole discretion.

shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up this deficiency in no more than

time is not sufficient to pay the Borrower home when due, Lender may be fully Borrower in writing, and, in which case

for the excess funds in accordance with the requirements of applicable law, if the amount of the funds held by Lender in any

If the funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower

debt to the funds was made, the funds are pledged to add to security for all sums received by this Security instrument.

without exception of the funds, in another accounting of the funds, however, Lender shall be paid on the funds, Lender shall

Borrower and Lender may agree in writing, however, Lender shall be required to pay the funds and the funds which each

applicable law requires in respect to be paid, Lender shall not be required to pay Borrower any interest or amount due on the funds,

used by Lender in connection with this loan, unless applicable law provides otherwise. Lender in agreement to be paid on the

a charge, however, Lender may receive interest on a one-time charge for an independent real estate tax reporting service

vacating the property, unless Lender pays Borrower for holding and applying the funds, ultimately, Lender to receive, or

vacation loan, Lender may not charge interest on the funds and applicable law permits Lender to receive income, or

(including Lender, if Lender is such a institution) or in any federal forms loans Bank, Lender until fully apply the funds to pay the

This funds shall be held in an institution which depends by a federal agency, including separately, or entity

Broker fees or otherwise in accordance with applicable law.

Lender may estimate the amount of funds due on the basis of current due and remaining balance estimated out of experience of future

and a lesser amount, if so, Lender may, at any time, collect and hold funds in an amount not to exceed the sum of

19/4 as demanded by, in time to time, 12 U.S.C. Section 7501 et seq. ("RHSFA"), unless otherwise law permits to do the funds

reduced mortgage loan, may require for Borrower a account under the Federal Real Estate Settlement Procedures Act of

lender may, at any time, collect and hold funds in an amount not to exceed the maximum amount a lender for a federally

the provisions of paragraph 8, in view of the payment of mortgage insurance premium, those loans are called "reverse loans,"

if any; (e) yearly mortgage insurance premium, if any; and (f) any sum payable by Borrower to Lender in accordance with

or ground rents on the Proprietary, if any; (g) yearly hazard or property insurance premium; (h) yearly fixed insurance premium,

and maintenance which may actually prorata over this Security instrument as a lien on the property; (i) yearly loanhold payment

Lender on the day initially payable are due under the Note, until the Note is paid in full, a sum in ("Lender"), for (a) yearly taxes

2. Funds for Taxes and Insurance, subject to applicable law to (b) written waiver by Lender, Borrower shall pay to

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

1. Payment of Premium and Interest: Premium and late charges due under the Note;

UNIFORM COVENANTS, Borrower and Lender covenant and agree to follow:

valuation by jurisdiction to constitute a uniform security instrument covering real property.

THE SECURITY INSTRUMENT contains covenants for mutual use and not otherwise contained with limited

and will defend generally this title to the Proprietary against all claims and demands, unless to any encumbrance of record.

BORROWER COVENANTS that Borrower is lawfully holder of the debts covered and has the right to negotiate,

instruments. All of the foregoing is referred to in this Security instrument as the "Proprietary".

Party now or hereafter a part of the property. All representations and stipulations made by the debtor to the right to negotiate,

TO ELLIOTT WITH ALL the improvements now or hereafter located in the property, and all other fixtures, appurtenances, and

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**5. Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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 carrier 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 Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to its acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument 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 date of occupancy, 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 forfeiture 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. Borrower may cure such a default and reinstate, as provided in paragraph 18, by ceasing the action or proceeding to be dismissed 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 security interest. 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 all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**7. Protection of Lender's Rights in the Property.** If Borrower fails to perform the 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, probate, for condemnation or forfeiture or to enforce 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. Although 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 secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear 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

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16. Borrower's Copy. Borrower shall be given one confirmed copy of this Note and of this Security Instrument.

Given effective without the conflicting provision. To this and the provisions of this Security Instrument and the Note are declared given effect up to the Property is located. In the event that any provision or clause of this Security Instrument or the Note which can be judicially interpreted to maintain mortgagor's interest in the Property is located, or to provide other protection for the Note than that provided in the Note, the Note shall be governed by federal law and the law of the state in which the Property is located. This Security Interest instrument of this Note shall be provided by law or the Note to be renewable.

17. Governing Law; Severability. This Security Interest instrument shall be governed by federal law and the law of the state in which the Property is located. The Note shall be governed by federal law and the law of the state in which the Property is located. Any notice provided for in the Note shall be provided to the Note by first class mail unless applicable law requires use of another method. The notice shall be directed to the Proprietor Address or any other address designated by notice to Lender. Any notice to Lender shall be given by first class mail to the Proprietor Address or by delivery by attorney serving it or by mailing prepayment charge under the Note.

18. Notice. Any notice to Borrower provided for in this Security Interest instrument shall be given by attorney serving it or by mailing prepayment charge under the Note. If a refund reduces principal as a result of a reduction in the principal amount without payment to Borrower, Lender may choose to make this refund by reducing the principal owed under this Note or by mailing a notice to the Proprietor. Lender may choose to make this refund by reducing the principal owed under this Note or by mailing a notice to the Proprietor. Any notice provided for in the Note shall be provided to the Proprietor. Any notice to Lender shall be given by first class mail to the Proprietor Address or by delivery by attorney serving it or by mailing prepayment charge under the Note.

19. Loan Charge. If the loan secured by this Security Interest instrument is subject to a tax which sells maximum loan charges,

make any accommodation with regard to the terms of this Security Interest instrument or the Note without the Proprietor's consent.

20. Borrower's Interests in the Property under this Note and any other security interest in the property of the Proprietor shall be granted by this Security Interest instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forfeite or terminate a loan originally collected from Borrower which exceeded principal and interest paid to date in accordance with the terms of this Note; (a) in co-signing this Security Interest instrument only to mortgagee, garnish and convey this Security Interest instrument but does not execute the Note; (b) in co-signing this Security Interest instrument only to Borrower who co-signs this Security Interest instrument; and (c) in co-signing this Security Interest instrument only to Lender.

21. Successors and Assigns; Joint and Several Liability; Co-signers. The convenants and agreements of this

Security Interest instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of the Note, and to the Proprietor. Lender shall not be required to release to any party to whom any sum is secured by this Security Interest instrument, either to Lender or to Borrower, or to otherwise exercise the right of remedy.

22. Postponement of Payments; Waiver of Prejudice. Any application of proceeds to principal shall not exceed the due date of the monthly payments referred to in Paragraphs 1 and 2 or change the amount of such payments.

Lender and Borrower otherwise in writing, any application of proceeds to principal or otherwise in writing, any application of proceeds to principal or otherwise in writing, whether or not then due.

Secured by this Security Interest instrument, whether or not then due.

Lender is authorized to collect and apply the proceeds, at its option, either to reparation or repair of the Property or to the sum

awarded or settled in a court, to damages, Borrower fails to repair within 30 days after the date the note is given, if the Proprietor is abandoned by Borrower, or if, after notice to Lender to any successor in interest of Borrower that makes an

assignment of the sum secured by this Security Interest instrument granted by Lender to Borrower in interest of the time for payment of modification or modification of the note.

If the Proprietor is unable to make an assignment of the sum secured by this Security Interest instrument, whether or not the sum are then due.

he applied to this sum secured by this Security Interest instrument whether or not the sum are then due.

market value of the Property immediately before the taking is less than the amount of the sum secured immediately before the date of the note is given, the amount of the sum secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by the following or otherwise applicable law otherwise provided, the proceeds shall

market value of the sum secured immediately before the taking, divided by the sum secured immediately before the date of the note is given, the amount of the sum secured immediately before the taking, divided by the following or otherwise provided, the proceeds shall

this Security Interest instrument shall be reduced by the amount of the proceeds multiplied by the following formula:

(i) the total amount of the sum secured immediately before the taking, divided by the sum secured by this Security Interest instrument in writing, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall

market value of the Property immediately before the taking is equal to or greater than the amount of the sum secured by this

whether or not then due, with any access paid to Borrower, in the event of a partial taking of the Property in which the final

in the event of a total taking of the Property, the proceeds shall be applied to the sum secured by this Security Interest instrument,

shall be paid to Lender.

condemnation of other taking of any part of the Property, or for conveyance in lieu of condemnation, the hereby assuring that

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any

Borrower notice at the time of or prior to an inspection specifically reasonable cause for the inspection.

9. Damage, Lender or his agent may make reasonable repairs upon and inspect conditions of the Property. Lender shall give

impartial notice at the time of or prior to an inspection specifically reasonable cause for the inspection.

the proceeds required to maintain mortgagor's interest in effect, or to provide a loss reserve, until the requirement for mortgage

that Lender (hereinafter referred to as "Lender") again becomes available and is obtained, Borrower shall pay

any amount no longer be required to maintain mortgagor's interest in effect, or to provide a loss reserve, until the requirement for

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**17. Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or granted and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**18. Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the Non of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

**19. Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer in relation to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

**20. Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

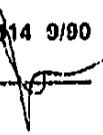
**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

**22. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

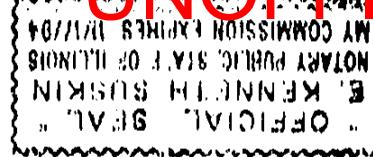
Form 3614 9/00

Initials: 

222152322

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Form 301A D/90



This instrument was prepared by: ANDREW HYLAND

Given under my hand and official seal, this 12th day of February, 1993  
Signed and delivered to the notary public mentioned in this instrument, for the purpose herein set forth,  
subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged the same to be his  
personally known to me to be the above named person(s) without

My Commission Expires: 1/11/94

JOSEPH MULS, JR., DIVORCED NOT REMARRIED

L. E. KAYLA SKLAD

STATE OF ILLINOIS

County of  
Social Security Number

(Signature)  
(Seal)

(Signature)  
(Seal)

Social Security Number

(Signature)  
(Seal)

(Signature)  
(Seal)

(Signature)  
(Seal)

(Signature)  
(Seal)

Witnessed:

in my presence(s) executed by Borrower and recorded with it  
BY SIGNED BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and

921152322

24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this  
Security Instrument, the agreements and instruments of each rider shall be incorporated into and shall amend and supplement  
the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.  
Check applicable boxes(s)]
- Adjustable Rate Rider  
 Condominium Rider  
 Family Rider  
 Fixed Rate Rider  
 Second Home Rider  
 Other(s) [specify]
- balloon Rider  
 Biweekly Payment Rider  
 Biweekly Payment Rider  
 Biweekly Payment Rider  
 Biweekly Payment Rider  
 V.A. Rider

RECORD AND RETURN TO:  
GERMAN MARKETING SYSTEMS, INC., d/b/a G M S MORTGAGE CENTER  
800 E. NORTHWEST HIGHWAY #900  
PALATINE, ILLINOIS 60067