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PREPARED BY AND MAIL TO:

LOAN # 9103261

MIDWEST MORTGAGE SERVICES, INC.
1901 SOUTH MEYERS ROAD, SUITE 300
OAKBROOK TERRACE, IL 60181



93279826

[Space Above This Line For Recording Date]

MORTGAGE

Property of Cook County Clerk's Office

93-00742-24100-192

93279826

THIS MORTGAGE ("Security Instrument") is given on APRIL 9th, 1993
GREGORY J. PURCELL and
FRANCINE C. PURCELL, HUSBAND AND WIFE, AS JOINT TENANTS

The mortgagor is
BENTLEY INVESTMENTS, INC.
18777 Woodview Ave, Suite 2050
Chicago, IL 60648
Cook County, Illinois

("Borrower"). This Security Instrument is given to
AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO

which is organized and existing under the laws of
address is 33 NORTH LASALLE STREET
CHICAGO, IL 60690
ONE HUNDRED TWELVE THOUSAND & 00/100

THE UNITED STATES OF AMERICA

, and whose

("Lender"). Borrower owes Lender the principal sum of
Dollars (U.S. \$ 112,000.00).

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 MAY 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
TAX ID #: 17-04-211-034-1075 COOK County, Illinois.

SEE ATTACHED ADDENDUM "A"

which has the address of 1415 N. DEARBORN PKWY. #6-D
illinois 60610 ("Property Address");
[Zip Code]

CHICAGO [Street, City].

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Page 1 of 5

Form 3014 9/90
Amended 6/91

•OR(IL) (9105) 9103261

VMP MORTGAGE FORMS - (312)293-8100 - (800)521-7291

Initials: GJP

Handwritten signature and initials: H/S/D

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Form 1041 (2014)

1. **Application of Federal Tax Laws.** If any payments received by the Trust under paragraph 1 are subject to Federal income tax, the Trust shall pay such taxes to the extent of the funds available for distribution to the Beneficiary. The Trust shall also pay any Federal income tax on the income of the Trust that is not subject to Federal income tax under paragraph 1.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to the Trust the amount of any taxes and insurance charges due under the Note and any payment and late charges due under the Note.

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

4. **Non-Payment of Payments.** Borrower and Lender agree as follows: (a) If Borrower fails to make any payment when due, the Trust shall have the right to declare the debt evidenced by the Note to be in default.

5. **Assignment of Rights.** Borrower shall assign to the Trust all of its right, title and interest in and to the Property, including all easements, appurtenances, and other interests in the Property, and shall execute and record all instruments necessary to carry out this assignment.

6. **Escrow.** The Trust shall establish an escrow account for the Property, and shall pay to the escrow agent the amount of any taxes, insurance, and other charges due under the Note and any payment and late charges due under the Note.

7. **Insurance.** Borrower shall maintain in full force and effect a fire and theft insurance policy covering the Property, and shall pay the cost of such insurance.

8. **Other Provisions.** The Trust shall be governed by the provisions of the Trust Agreement, and the provisions of the Note shall be subject to the provisions of the Trust Agreement.

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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 the 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 causing 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 conformed copy of the Note and of this Security Instrument.

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 transferred 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 lien of 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 unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving 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.

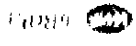
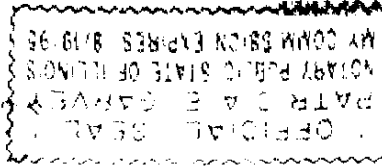
22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

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

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Form 3014 9-90



THE STATE OF ILLINOIS
NOTARY PUBLIC

I, the undersigned, do hereby certify that the foregoing is a true and correct copy of the original instrument and that the same has been duly recorded in the office of the Clerk of Cook County, Illinois, in Book _____, Page _____.

Witness my hand and the seal of said County at Chicago, Illinois, this _____ day of _____, 19____.

Notary Public in and for said County and State as hereby certified that

Between (Subj) _____ County ss: _____

Between (Subj) _____ County ss: _____

Between (Subj) _____ County ss: _____

in and to the effect that the above and contents contained in this Security Instrument and in

with _____ and _____

1st Family Rider
2nd Family Rider
3rd Family Rider
4th Family Rider
5th Family Rider
6th Family Rider
7th Family Rider
8th Family Rider
9th Family Rider
10th Family Rider

and all other riders and supplements thereto shall be incorporated into and supplement

of the Security Instrument as if the riders were a part of this Security Instrument

and all other riders and supplements thereto shall be incorporated into and supplement

of the Security Instrument as if the riders were a part of this Security Instrument

and all other riders and supplements thereto shall be incorporated into and supplement

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and all other riders and supplements thereto shall be incorporated into and supplement

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LEGAL ADDENDUM "A"
LOAN # 91-0326
PURCELL

LEGAL DESCRIPTION:

Parcel 1:

Unit No. 6-D in 1415 North Dearborn Condominium, as delineated on survey of the following described parcels of real estate (hereinafter referred to as "Parcel"):

Lot 1 in Greifenhagen's Subdivision of the North 152 feet of the South 227 feet of Lot "B" in Block 2 in the Subdivision by Catholic Bishop of Chicago, of Lot 13 in Bronson's Addition to Chicago, in Section 4, Township 39 North, Range 14, East of the Third Principal Meridian, according to the Plat thereof recorded May 13, 1983 as Document 1867785, in Cook County, Illinois.

Parcel 2:

The South 50 feet North of and adjoining the South 25 feet of Lot "B" in Block 2 in the Subdivision by Catholic Bishop of Chicago of Lot 13 in Bronson's Addition to Chicago, in Section 4, Township 39 North, Range 14, East of the Third Principal Meridian, according to the Plat thereof recorded September 7, 1877 as Document 149582, in Cook County, Illinois.

PARCEL 3:

Easements for the benefit of Parcels 1 and 2 created by Caisson Agreement dated September 6, 1972 and recorded November 6, 1972 as Document 22110743, to install and maintain the Caisson as shown on the Plat attached to said instrument which extend upon the following described land:

Lot 2 in Greifenhagen's Subdivision of the North 152 feet of the South 227 feet of Lot "B" in Block 2 in Catholic Bishop of Chicago Subdivision of Lot 13 in Bronson's Addition to Chicago, in the East 1/2 of the North East 1/4 of Section 4, Township 39 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois, which survey is attached as Exhibit "A" to Declaration of Condominium Ownership made by Chicago Title and Trust Company as Trustee under Trust Agreement dated June 10, 1977 and known as Trust Number 1069900, dated June 10, 1977 and recorded August 19, 1977 in the Office of the Recorder of Deeds of Cook County, Illinois, as Document 24065225; together with an undivided 1.018 percent interest in said Parcel (excepting from said Parcel all the property and space comprising all the units thereof as defined and set forth in said Declaration and Survey), in Cook County, Illinois.

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Property of Cook County Clerk's Office

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unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

F. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;

(ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender;

(iii) termination of professional management and assumption of self-management of the Owners Association; or

(iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the 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.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Condominium Rider.

X *Gregory J. Purcell* (Seal)
GREGORY J. PURCELL Borrower

X *Francine C. Purcell* (Seal)
FRANCINE C. PURCELL Borrower

..... (Seal)
..... Borrower

..... (Seal)
..... Borrower

90279825

CONDOMINIUM RIDER

THIS CONDOMINIUM RIDER is made this 20th day of APRIL, 2008, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to Lender (Borrower's Note to:

AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO

Chicago, Illinois

of the same date and covering the Property described in the Security Instrument and located at:

1415 N. DEARBORN PKWY #610 CHICAGO, ILLINOIS 60610

Property Address:

The Property includes a unit in, together with an undivided interest in the common elements of a condominium project known as:

1415 NORTH DEARBORN CONDOMINIUM

Name of Condominium Project:

(the "Condominium Project"). The owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit of its members or shareholders and Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The Constituent Documents are the (a) Declaration and other documents which create the Condominium Project (in compliance with applicable code of regulations) and any other governing documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender waives the provision in Uniform Covenant 2 for the monthly payment by Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property; and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie Mae Freddie Mac UNIFORM INSTRUMENT

10/2007/11

Form 3140 8/00

[Handwritten Signature]

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FIXED/ADJUSTABLE RATE RIDER (10 Year Treasury Index-Rate Caps)

THIS FIXED/ADJUSTABLE RATE RIDER is made this 9th day of APRIL 19 93, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to

AMERICAN NATIONAL BANK & TRUST COMPANY OF CHICAGO (the "Lender") of the same date and covering the property described in the Security Instrument and located at

1415 N. DEARBORN PKWY. #6-D CHICAGO, ILLINOIS 60610

[Property Address]

THE NOTE PROVIDES FOR ONE CHANGE IN THE BORROWER'S INTEREST RATE. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE 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:

A. ADJUSTABLE RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 6.800%. The Note provides for a change in the initial fixed rate, as follows:

4. ADJUSTABLE INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change on the first day of MAY 1998 which is called the "Change Date."

(B) The Index

THE INITIAL INDEX VALUE FOR THIS LOAN IS 5.980% *GJP JCP PCP*
At the Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 10 years, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index." If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Change

Before the Change Date, the Note Holder will calculate my new interest rate by adding TWO AND ONE-HALF percentage point(s) (2.500 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limit stated in Section 4(D) below, this rounded amount will be my new interest rate until the Maturity Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Change

The interest rate I am required to pay at the Change Date will not be greater than 12.800%, which is called the "Maximum Rate".

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9/22/2012

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(E) Effective Date of Change

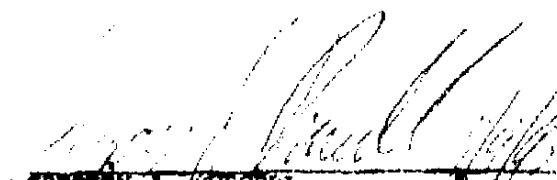
My new interest rate will become effective on the Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date.


(F) Notice of Change

The Note Holder will deliver or mail to me a notice of any change in my 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 also the title and telephone number of a person who will answer any question I may have regarding the notice.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.

Property of Cook County Clerk's Office

 (Seal)
GREGORY J. PURCELL - Borrower

 (Seal)
FRANCINE C. PURCELL - Borrower

_____ (Seal)
- Borrower

_____ (Seal)
- Borrower

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