Loan No. 4000001395

Prepared By: CITICORP MORTGAGE, INC./DOC COLLECTION

P.O.BOX 790021, MS 321, ST. LOUIS, MO 63179-0021

94494479

	Space Above This Line For Rec	cording Data)	
	MORTGAGE		
THIS MODICAGE PROGRESS INC.			
THIS MORTGAGE ("Security Instrum The mortgagor is RICHARD DOMINELLI	, A SINGLE PERSON		
WM. BLOCK & CO., INC.			his Security Instrument is given to
under the laws of THE STATE OF ILLING	DIS		, and whose address is
			("Lender").
Four Hundred Eight: Thousand and 00/			
Dollars (U.S. \$			ne date as this Security Instrument
("Note"), which provides for morthly paym. This Security Instrument so tures to Lende and modifications of the "letter" (b) the pa Security Instrument; and (*) It's performal purpose, Borrower does nerver, nortgage COOK.	er: (a) the repayment of the debt avide syment of all other sums, with interest rice of Borrower's covenants and agre	enced by the Note, wift info t, advanced under paragrap sements under this Security I	reat, and all renowals, extensions in 7 to protect the security of this instrument and the Note. For this
LOT 4 IN BLOCK 10 IN LINCOLNWOUN	TOWERS FOURTH ADDITION BEING	A SUBDIVISION OF	•
PART OF THE EAST FRACTIONAL HALL FRACTIONAL SECTION 35, TOWNSHIP MERIDIAN. ACCORDING TO THE PLAT NUMBER 15 719 597 IN COOK COUNTY,	F OF THE SOUTH EAST FRACTION/ 41 NORTH, RANGE 13, EAST OF TH THEAT OF RECORDED SEPTEMBER	AL QUARTER OF IE THIRD PRINCIPAL	21104 479
	00/		
	94494479	, 7#1111 : #6896	RECORDING TRAN 5480 06/03/94 14:44 CG *-P4-494 COUNTY RECORDER
PIN# 10-33-438-002		C	
which has the address of	6711 LONGMEADOW		LINCOLNWOOD
Sinois 60646-	(Street) ('Property Address');		(C:4A)
or hereafter a part of the property. All repreferred to in this Security Instrument as the	ents now or hereafter erected on the polecements and additions shall also be "Property". Tower is lawfully seised of the estate	e covered by this Secum in	istrument. All of the loregoing is
convey the Property and that the Proper generally the title to the Property against all THIS SECURITY INSTRUMENT con	rty is unencumbered, except for end I claims and demands, subject to any nbines uniform covenants for nationa	cumbrances of record. Bot encumbrances of record.	rrover with ants and will defend
jurisdiction to constitute a uniform security UNIFORM COVENANTS. Borrower and Le			9
 Payment of Principal and Inte and interest on the debt evidenced by the 	rest; Prepayment and Late Charges. Note and any prepayment and late ch	larges due under the Note.	pay when due the principal of
2. Funds for Taxes and Insurance the day monthly payments are due under may attain phority over this Security Instruction (c) yearly hazard or property insurance if any; and (f) any sums payable by Bornisurance premiums. These items are call maximum amount a lender for a federally Settlement Procedures Act of 1974 as amplies to the Funds sets a lesser amount, amount. Lender may estimate the amount Escrow Items or otherwise in accordance of	ument as a lien on the Property: (b) yee promiums; (d) yearly flood insurance was to Lender, in accordance with the led "Escrow Items." Lender may, at any related mortgage loan may require a lended from time to time, 12 U.S.C. Silf so, Lander may, at any time, collint of Funds due on the basis of curre	a sum ("Funds") for: (a) yea, early leasehold payments or oppremiums, if any, (e) yearly provisions of paragraph 8, in time, collect and hold Fund or Borrower's escrow accoulaction 2601 et seq. ("RES" left and hold Funds in an if	rly taxes and assessments which reground rents on the Property, if y mortgage insurance premiums, take of the payment of mortgage is in an amount not to exceed the intruder the federal Real Estate Physics, unless another law that apparount not to exceed the lesser
The Funds shall be hold in an institution) or in any fi charge Borrower for holding and applying pays Borrower interest on the Funds and a pay a one-time charge for an independent provides otherwise. Unless an agreemen Borrower any Interest or earnings on the Fu	i the Funds, annually analyzing the es applicable law permits Lender to make real estate tox reporting service used int is made or applicable law rectire.	If apply the Funds to pay the scrow account, or verifying to e such a charge. However, by Lender in connection with a interest to be paid, Lendo	a Escrow flems. Lender may not the Escrow flems, unless Lender Lender may require Bottower to hithis loan, unless applicable law er shall not be required to pay

ILLINOIS

GFS Form - G000022

-Single Family-Fannie Mae/Freddle Mac UNIFORM INSTRUMENT

(page 1 of 4 pages)

Form 3014 9/90

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Property of Cook County Clerk's Office



Funds: Lander shall give to Eorrow or vittoul tharge, an aurual ecroymog of the funds shown or cred and debits to the Funds and the purpose for which each debit is the Funds was inade. The runds are placed as address; security for all sums spoured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law. Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2, third, to interest due; tourth, to principal due, and last, to any late charges due under the Note.
- 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, these and impositions attributable to the Property which may attain priority over this Security Instrument, and lessehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time derectly to the person owed payment Borrower shall promptly furnish to Lender all notices of amounts to be paid under the paragraph. If Borrower makes these payments derectly, Borrower shall promptly furnish to Lender receipts endering the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good farth the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion ope afte to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. It funder determines that any part of the Property's subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the grving of notice.

5, Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hezards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carer 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 to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and rendwals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and rendwals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid promums and renewal notices. In the event of loss, 2010/ever 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 end iomically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would half is seened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any expossibility and to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance can've 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 which, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 aid 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 Lander to the extent of the sums secured by this Socienty I istrument immediately prior to the acquisition

- 6. Occupancy, Preservation, Maintenance and Protection c. D. e Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish and use the Proporty as Borrower's principal residence within surly days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence within surly days after the execution of this Security Instrument otherwise agrees in writing, which consent shall not be unreasonably withhald or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall be in default if any forfeiture action or proceeding, whicher civil or criminal, is bogun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially implies (he lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in wagraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, procludes indicating the Borrower's interest in the Property or other material impairment of the item 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 to refailed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not temded to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument in a leasehold, Borrower shall comply with all the manager in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the coverants 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 co 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 lend which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and rintering on the Property to make reperts. Although Lander 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 Borrow a coured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be ar 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 secural 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 atternate 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 loss reserve in fieu of mortgage insurance. Loss reserve payments may no longer be required at the option of Lander, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.
- Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. 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 fieu of condemnation, are hereby assigned and shall be paid to Lender.

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Form 3014 9/50 (page 2 of 4 pages) Initials In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, and the proceeds multiplied by the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the feir market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers fo make an award or settle a claim for damages, Borrower falls to respond to Lender within 30 days after the data the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lander 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 such payments.

- 11. Borrower Not Released; Forbaarance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sum-secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the Eable? (a) the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remery shall not be a waiver of or preclude the exercise of any right or remedy.
- Instrument shall bind and beiled the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be juilt and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument, only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not persor obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, mod'y, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduce, by the amount necessary to reduce the charge to the permitted limit; and (b) any sums aiready collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making it direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge.
- 14. Notices. Any nutice to Borrower provided for in this Security Instrument shall be given by delivering it or by making it by first class mail unless applicable law required use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice particle of this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15, Governing Law; Severability. This Security Instrument shall be poverned by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other previsions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.
 - 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and all this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower, If all or may 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 fact at person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this 5 ecunty 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 remodes period of this Security Instrument without further notice or demand on Borrower.

- 13. Borrower's Right to Reinstate. It 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 application from the 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 altorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the iten 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 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.

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Form 3014 9/90 (page 3 of 4 pages)

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9 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, not 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 trialintenance of the Property.

Borrower shall promptly give Lander 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 accusal 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 accerdance with

As used in this paragraph 20, "Hazardous Substances" are those substances defined as long or hazardous substances by Environmental Law and the following substances: gaseline, kerosene, other fammable or long perfoleum products, long pesticides and herbicides, volable 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 containing as the performance of the p

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

NON-UNIFORM COVERANTS. Sorrows and Lender further coverant and agree as losows

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any coverant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law imprides 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 (f) that failure to cure the default on or before the proceeding and aris of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the following proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the driving secured by this Security instrument by judicial proceeding. Le ider shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph.

21, including, but not limite and, reasonable attorn	eys' fees and costs of title evidence.	
22. Release. Upon payment of all sur	ms secured by this Security Instrument, Lendor.	shall rolease this Security Instrument
without charge to Borrower. Borrowit shall pay any	recordation costs.	, , , , , , , , , , , , , , , , , , , ,
23, Walver of Homestead. Brugwer s	waives all right of homestead exemption in the Prop	perty.
24, Riders to this Security Instrumer 4	If one or more riders are executed by Borrower an	id recorded together with this Security
Instrument, the coverants and agreements of each agreements of this Security Instrument as if the ride (auci inder shall be incorporated into and shall amer s) were a part of this Security Instrument.	nd and supplement the covenants and
[Check applicable box(es)]	-A	
Adjustable Rate Rider	Condominium Rider	1-4 Family Rider
Graduated Payment Rider	:v oned Unit Development Rider	Brweekly Payment Rider
L Balloon Rider	Rate Im 70 smont Rider	Second Home Rider
Other(s) [specify] ESCROW AND AS	SSUMPTION RIDER	
BY SIGNING BELOW, Borrower accepts an rider(s) executed by Borrower and recorded with it.	d agrees to the terms and coverants contained in	in this Security Instrument and in any
	Y) * 0 C	21
Witnesses:	D-11/1	- 73
	RICHARD DOMIN ILL	(Seal)
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	322-34-8809
	0.	
		(Seal) -Borrower
	~/	.0
		0.
		(Seal)
		//s.
		(Seal)
		-Borrower
(So)	sce Below This Line For Acknowledgment!	
STATE OF ILLINOIS,	Cook County sa:	
In the undersioned man richard DOMINELLY & SINGU PER	a Notary Public in and for	said county and state, do hereby certify
that RICHARD COMINELLY , X S INC. U.	1.5 07	
	-	be the same person(s) whose name(s)
is/are subscribed to the foregoing instrument, appears signed and delivered the said instrument as		id that he/she/they ie uses and purposes therein set forth.
Given under my hand and official seal, this	27th day of May, 1994	•
	dira (fa)	>3100
My Commission expires:		<u></u>

This instrument was prepared by:

******* OFFICIAL SEAL GINA PARRILLI MY COMMISSION EXPIRES 10/20/97

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(page 4 of 4 pages)

ADJUSTABLE RATE RIDER

(† Year Treasury Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 27th day of May, 1994
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
Adjustable Rate Note (the "Note") to
(the "Lender") of the same date and covering the property described in the Security Instrument and located at:
#711 LONGMEADOW LINCOLNWOOD, ILLINOIS #0#46-
(rioperty made day)
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 furthur inversant and agree as follows:
A. INTEREST RATE AND MONTHLY PAYMENT CHANGES
the Note provides for initial interest rate of \$250 %. The Note provides for changes in the interest rate and the morthly payments, as follows: 4. INTEREST RATE AND MICHTHLY PAYMENT CHANGES (A) Change Dates
The interest rate 1 will pay may change on the first day of July 1995 , and on that
day every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date." (B) The Index Reginning with the first Change Date, my interest rate will be based on an Index. The "Index" is
the weekly average yield on United States Tre sury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each
Change Date is called the "Current Index." If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.
(C) Calculation of Changes Sefore each Change Date, the Note Holder will calculate my new interest rate by adding
Two and Three Quarters percentage points (2750 %) 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 limits stated in
Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date. The Note Holder will then determine the amount of the worthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in cell 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 Changes The interest rate I am required to pay at the first Change water mill not be greater than 8.250 % or
less than 4.250 %. Thereafter, my interest rate will lever be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding
(E) Effective Date of Changes Ny new interest rate will become effective on each Change Date. I will pay the amount of my new monthly
payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again. (F) Notice of Changes
ING NOTE NOTICE MILL OF INGLE OF MAILE TO ME O MOVICE OF ONLY AND CONTRACT OF THE PROPERTY OF
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.
B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER
Uniform Covenant 17 of the Security Instrument is amended to read as follows: 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. Nowever, this option shall not be exercised by
Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not
exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines
that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or
agreement in this Security Instrument is acceptable to Lender.

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To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 remediex permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider. Property of County Clerk's Office _ (S6el) HARD DOMINELL -Borrower (Seat) -Borrower _(Seal) -Borrower (Seal) -Borrower

ADJUSTABLE RATE ASSUMPTION RIDER

THIS ASSUMPTION RIDER is made this 27th day of May
9 94, 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 give (b) the undersigned person whether one or more, (the "Borrower") o secure Borrower's Notation WM, BLOCK & CO., INC.
the "Lender") of the same date and covering the property described in the Security instrument and located at: _6711 LONGMEADOW, LINCOLNWOOD, IL 60646
(PCのGERTY ADDRESS)

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

- A. ASSUMPTION. Any person purchasing the Property from Borrower may assume full liability to repay Borrower's Note to Lender under the terms and conditions set out in this Assumption Rider.
- B. AGREEMENT. Lender may require the Purchaser to sign an assumption agreement, in the form required by Lender, which obligates the Purchase its keep all the promises and agreements made in the Note and Security Instrument. Lowever will continue to be obligated under the Note and Security Instrument unless Lender releases Borrower in writing.
- C. APPLICABILITY. Lender is bound by these conditions and terms, as to Posits:
 - This Assumption Flider applies only to the first transfer of the Property by Borrower and not to a foreclosure sale;
 - Purchaser must be an individual, not a partnership, corporation or other entity;
 - Purchaser must meet Lender's credit underwriting standards for the type of loan being assumed as if Lender were making a new loan to Purchaser;

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- Purchaser shall assume only the balance due on the Note at the time of assumption for the term remaining on the Note;
- If applicable, Borrower's private mortgage insurance coverage must be transferred to the Purchaser in writing, unless waived by Lender;
- 6. If Borrower's Note has a conversion feature and Borrower has exercised the right of conversion of this loan to a fixed rate loan from Lender, this Assumption Rider is void and Lender has no obligation to allow assumption by a Purchaser from Borrower; and
- Lender must reasonably determine that Lender's security will not be impaired by the loan assumption.
- D. ASSUMPTION RATE. Lender will allow assumption by Purchaser at Borrower's Note interest rate in effect at the time of assumption.
- E. AOTHONAL CHARGES. In addition, Lender may charge an amount up to one percent (1%) of the current Note balance and its normal loan closing costs, except the cost of a real rate, e appraisal.

BY SIGNING FELOW, Borrower accepts a this Assumption Pider.	and agrees to the terms and covenants of	1/
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ESCROW RIDER

ESCROW RIDER
This Escrow Rider is made this <u>27th</u> day of <u>May</u> , <u>1994</u> , 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 the Borrower's Note to <u>Win GLOCK & CO., INC.</u>
254 MARKET SQUARE, LA (E FOREST, ILLINOIS 60045 (the "Lender") of the same out; and covering the property described in the Security Instrument and located at:
6711 LONGMEADOW, LINCOLNWO()D, II 60646-

Paragraph 2 of the Security Instrument is he eby replaced with the following:

2. Funds for Taxes and Insurance. Borrower shall Fay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum (F) of \$7 equal to Lender's estimate, as described below, of: (a) one-twelfth of each type of yearly taxes and assessments which may attain priority over this Security Instrument, (b) one-twelfth of the yearly basehold payments or ground rents on the Property, if any; (c) one-twelfth of the yearly hazard or property insurance premiums; (d) one-twelfth of the yearly flood insurance premiums, if any; (e) one-twelfth of the yearly mortgage insurance premiums, if any; and (f) one-twelfth of any similar items which are common (, h) paid by borrowers to lenders, whether now or in the future, in connection with a secured debt. The items described in (a) - (f) are called "Escrow items".

The Funds shall be placed in an account ("Escrow Account") at an institution whose deposits are insured by a federal agency, instrumentality or entity (including Lender, if Lende) is such an institution) or at any Federal Home Loan Bank. Lender may charge Borrower for holding and applying the Funds, analyzing the Escrow Account and verifying the Escrow Items, and Lender may require Corrower to pay a one-time charge to establish a real estate tax reporting service used or provided by Lindar in connection with this loan. Lender shall not be required to pay Borrower any interest or earnings on the Funds.

Lender shall annually analyze the Escrow Account to determine the adequacy of the monthly Funds being collected for each Escrow item; at its option Lender may analyze the Escrow Account more frequently. Lender shall estimate the amount of Funds needed in the Escrow Account, to pay future Escrow items when due, on the basis of: (i) current data, including the anticipated disbursement dates for each Escrow Item; (ii) reasonable estimates of expenditures of future Escrow Items; (iii) the time interval between disbursements for each Escrow Item; and (iv) the amount of Funds in the Escrow Account for each Escrow Item at the time Lender analyzes the Escrow Account. Lender and Borrower agree that Lender's estimate of the amount of Funds needed in the Escrow Account is an approximate calculation. At any time if the amount of Funds in the Escrow Account for each Escrow Rem will not be sufficient to pay each Escrow Item when due, Lender may notify Borrower in writing and may h) require Borrower to pay Lender the amount of the deficiency. Borrower shall be in default if, after receipt of notice from Lender, Borrower fails to timely pay Lender the amount of the deficiency. At Lender's sole discretion, Borrower may repay any deliciency in no more than 12 monthly payments. If Lender's Escrow Account analysis indicates that the Funds in the Escrow Account for each Escrow Item exceed the amount Lender estimates is needed to pay each future Escrow Item when due, Lender shall refund any such excess to Borrower within 30 days of the Escrow Account analysis. In addition to the Funds estimated as described above, and to ensure that the Funds in the Escrow Account will be sufficient to pay Escrow items when due, Lender may require Borrower to maintain night Escrow Account an additional balance of Funds not to exceed 2 monthly escrow payments.

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Lender shall apply the Funds to pay the Escrow items when due. Lender shall give to Borrower an annual accounting of the Escrow Account, showing credits and debits to the Escrow Account and the purrost for which each debit from the Escrow Account was made. The Funds in the Escrow Account are pledited to Lender as additional security for all sums secured by this Security Instrument. Upon payment in full of all sums secured by this security Instrument, Lender shall refund to Borrower any Funds held by Lender. Such refund shall be made within 30 days of Borrower's payment of all sums secured by this Security Instrument. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

Lender's and Borrow'r's covenants and agreements under this paragraph 2 are subject to applicable

By signing below, Borrov er iccepts and agrees to the terms of this Escrow Rider.

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