1994 SEP -8 PH 2: 32

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Piguro Annue Tes Une For No ording Data?

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on	August 29, 1994
THIS MORTGAGE ("Security Instrument") is given on The mortgagor is ROBERT SOTO AND SAVITREE	SOTO, HUSBAND & WIFE
BANCO POPULAR DE PUERTO RICO	gniteixe bina beginning at holdw, which is organized and existing
under the laws of COE COMMONWEALTH OF PUERS	11 CHCA'I
	PRED FIFTY EIGHT THOUSAND SIX
	A
HUNDRED FIFTY AND NO/100	Oollars (US \$ 158, 650, 00)
This debt is evidenced by Bozowi is note dated the same date as	this Security Instrument ("Note"), which provides for monthly payments
with the full debt if not paid after due and payable on	sebtember 1, sosa
	the repayment of the debt evidenced by the Note, with interest, and all
enewals, extensions and modifications of the Note,(b) the payment	of all other sums, with interest, advanced under paragraph 7 to protec-
he security of this Security Instrument: and (c) the performance of I	Borrower's covenants and agreements under this Security Instrument
and the Note For this purpose. Borrower docs hereby mortgage,	grant and convey to Lender the following described property located
n	

Tax Id: 13-09-423-015-0000

LOT 7 (EXCEPT THE EAST 12 FEET AND 10 1/2 INCHES THEREOF) AND THE EAST 17 FEET 2 INCHES OF LOT 8 19 BLOCK 4 IN MURRAY'S ADDITION TO JEFFERSON IN THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 9, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, COOK COUNTY, ILLINOIS. SC THE CONTINUE OF THE

which has the address of

4819 WEST STRONG STREET (Street)

CHICAGO

Illinois.

60630

EProperty Address 1

{Zip Code} TOGETHER WITH all the improvements now or hereafter erected on the properly, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions, shall also be covered by this. Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property

BORROWER GOVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage. grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property, against all, claims and, demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and inon-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

ILLINOIS Single Family FNMA/FHLMC UNIFORM INSTRUMENT DSM750IL M1G 3014 1 Page 1 of 4

FORM 3014 9/90 Mynorca, Inc. FormGen

Loan #: 294287

UNIFORM COVENANTS Bord wer in the tier if denant auditarner as follows

1. PAYMENT OF PRINCIPAL AND INCIDENT THE PASS OF AND INTERMEDIATE. Borrower shall promote the promote that the promote the promote that the pass of th

1 PAYMENT OF PRINCE A ARCHITEST PREPAGE IT AND LATE WHITE . Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum (Funds') for (a) yearly taxes and assessments which may attain priority over this Security Instrument in a lien on the Property (b) yearly leasehold payments or ground rents on the Property if any (c) yearly hazard or property insurance premiums, (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 6, in lieu of the payment of mortgage insurance premiums. These dems are called 'Escrow items'. Lender may, at any time, collect and hold funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal feat feater. Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.G.'s 2801 etc.

Seq. ("RESPA"), unless another law, that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basic of current data and reasonable estimates, of expenditures of future Escrow items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any. Federal Home Loan Bank, Lender shall apply the Funds to pay the Escrow Items, Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds, and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real entate tax reporting service used by Lender in connection, with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds, and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by the. Security Instrument

If the funds have by tender exceed the amounts permitted to be held by applicable law. Lender shall account to Borrower for the excess. Finds 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 torce litems when due, tender may so notify Borrower in writing, and in such case Borrower shall pay to Lender the amount necessary or ake up the deficiency Borrower shall make up the deficiency in no more, than twelve monthly payments, at Lender's safe discretion.

Open payment in full of all large secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. It 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 a 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 fourth, to principal due, any last, to any late charges due under the Note.

4. CHARGES; LIFNS. Borrower shall pay ill taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if (of paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender a' notices of amounts to be paid under this paragraph. If Borrower makes these payments directly. Borrower shall promptly turnish to Lender a' notices of amounts to be paid under this paragraph. If Borrower makes these payments directly.

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 faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate 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. If Lender determines that any part of the Property is subject to a lien which was attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the Bet. or Take one or more of the actions set forth above within 10 days of the giving of notice.

5 HAZARD OR PROFERTY INSURANCE. Borrower shall knep the implicy brights now existing or hereafter erected on the Property insured against loss by tire hazards included within the term "extended coverigal 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 incurance policies and renewals shall be acceptable to Lender and shall include a lide and 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 recoration 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 Fiorierty, 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 restors the Property or to pay sums secured by this Security in a ment, 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 acquirition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquirition.

6. OCCUPANCY, PRESERVATION, MAINTENANCE AND PROTECTION OF THE PROPERTY; BORROWER'S LOAN APPLICATION; Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the LEASEHOLDS. 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 currinal, is begun that in Lender's good faith judgement 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 Bourower'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 tille to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing

7 PROTECTION OF LINE BY REAL BY IN THE PROPERTY I Borrower hills 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 extering on the Property to make repairs. Although Lender may take action under this paragraph 7, finder 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 rule and shall be payable with interest upon notice from Lender to Borrower requesting payment.

- Instrument Borrover shall pay the premiums required mortgage insurance as a condition of making the loan recured by this Security Instrument. Borrover 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 II substantially equivalent mortgage insurance, coverage is not available. Borrower shall pay to Lender each month in sum equal to one twelfth of the yearly mortgage insurance previous 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 payments, may no longer be required, at the option of Lender if mortgage insurance coverage in the amount and for the period that Lender requires) provided by an insurer approved by cender again becomes available, and is obtained thosower 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.
- 9 INSTRUCTION: Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at see 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 field of condemnation, are hereby assigned and shall be paid to Lender

In the event of a tools belong of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due with any rice, so paid to Horrower. In the event of a partial taking of the Property, in which, the fair market value of the Property immediately before the raking 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 maniplied by the following fraction (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of 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 fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking on the sums secured immediately before the taking 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, it is after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the date 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 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 such payments.

- 11. BORROWER NOT RELEASED; FORBEARANCE BY LE YOER NOT A WAVER. Extension of the time for payment or modification of amortization of the sures secured by this Security instrument grid ted by Lender to any successor in interest of Borrower shall not operate to release the liability of 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 "im" 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 remedy shall not be a wave of or preclude the exercise of any right or remedy.
- 12. SUCCESSORS AND ASSIGNS BOUND; JOINT AND SEVERAL LIABIL 77; CO SIGNERS. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Corrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint 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 personally obligated to pay the signs secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make pay accomposations 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 reduced by the amount necessary to rejude the charge to the permitted limit, and (b) any sums, already collected from Borrower, which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this relund by reducing the principal owed under the Note or by making a direct payment. Somewer, if a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.
- 14. NOTICES. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Adriess or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's audress stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be disented to have been given to Borrower or Lender when given as provided in this paragraph.
- 15 COVERNING LAW: SEVERABILITY. This Security Instrument shall be governed by federal law and the law of the jurisdiction or 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 provisions 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 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 it 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 faw 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 judge ment 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, Lender's rights in the Property and

r <u>d.b., the decume individuent stall contains and any ed.</u> Upon reinstatement by Honower a secured her by at all rains <u>as fully effective</u> or tho a celeration had occurred. However, this this. Security Instrument a right to reinstate shall not apply in the case of acceleration under paragraph 17

19 SALL OF NOTE, CHANGE OF LOAN SERVICER. The Note or a partial interest in the Note (together with this Security Institu ment) may be sold one or more traces 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 imore 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 hobbe will also contain any other information required by applicable law

Borrower, shall not cause or permit the presence, use, disposal, storage, or release of any 20 HAZAROOUS SUBSTANCES. 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 istorage 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 its notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous. Substance, affecting the Property is necessary, Bodower, 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 herbigides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20 Trivironmental Law means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental profession.

NON-UNIT-ORIM 6-OVI NANTS Honower and Fender fortner covenant and agree as follows.

21 ACCELERATION, REMEDIES. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any cover nant or agreement in thir Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shull 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 on 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 eccremation 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 cuted 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 femant and may foreclose this Security Instrument by judicial proceeding. Lender shall be ontitled 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, all of which shall be additional sums secured by this Security Instrument.

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

23. WAIVERS OF HOMESTEAD. Borrower wave all right of homestead exemption in the Property

24. RIDERS TO THIS SECURITY INSTRUMENT. If o're or more riders are executed by Barrower and recorded together with this Security Instrument - the covenants and agreements of e.c.) such rider shall be incorporated - into and shall amend and supplement the covenants and agreements of this Security Instrument as if the starts) were a part of this Security Instrument. (Check applicable box(es))

> Adjustable Rate Rider Graduated Payment Rider Balloon Rider V.A. Rider

Condominum Rider Planned (Init Development Rider Rate Improvement Rider

: 1 4 Family Rider 3.1 Biweekly Payment Rider 1.1 Second Home Rider

XX Other(s) [spec.(v)] Default Rider to Mortgage

BY SIGNING BELOW. Borrower accepts and agrees to the terms and colenants contained in this Security Instrument and in any

rider(s) executed by Borrower and re	ecorded with it	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Relevet lot	(Seal) Borrower	(Seal) Borrower
SAVITREE SOTO	(Seal) Borrower	(Seal) Borrower
STATE OF ILLINOIS COUNTY OF COOK	yepure (telow This Line For Arknowledgement)) 95	
the undersigned Robert Soto And Savita	ee Soto, Husband & Wife	county and state, to hereby certify that
	me person(s) whose name(s) subscribed to the foregoing dtheysigned and delivered the said in: (he.she.they) nd purposes therein set forth.	
Given under my hand/and My Commission Fxpues:	official seal, this 29th day of August	19.94
Notary Public, State of III. no. 1	Notary Public	

This Instrument was prepared by and should be mailed to Banco Popular, Attn: MILDRED VELEZ, 2525 N. Kedzie, Chicago, 1L 60647

BOX 333-CTI

UNOFFICIAL COPY

BANCO POPULAR

Chicago

BANCO POPULAR DE PUERTO RICO 2525 North Kedice Avenue Occups, Illinois 56547 Let (312)7/23010

RIDER TO MORTGAGE

if the mortgage and mortgage note are not paid when due by maturity, acceleration of otherwise, the interest rate indicated herein shall increase by 3% per annum, provided however, that the interest rate shall in no event be increased beyond the maximum rate of interest allowed by law.

Robert Soto

Savitree Soto

1478763