When Reported Mall To:

O WESTAMER I.C.A. HORTGAGE

9 1 S DED HIDNEST ROAD

OAKBROOK TERRACE, IL COMPANY

00101

94975920

DEPT-01 RECORDING
1-0000 TRAN 7238 09/06/94 11:06:00
1-000K COUNTY RECORDER

LOAN NO. 00081880-58

SPACE ABOVE THIS LINE FOR RECORDER'S USE -

1000

ALE THE PARTY OF

	LORPORATION	ASSIGNMENT OF	REAL ESTATE MO	RTGAGE
FOR VALUE	RECEIVED, the undersign	and hereby grants, assigns ar	d transfers to	
RESOURCE 7000 PAR	BANCSHARES HOR KLANE ROAD, COL	YOAGE GROUP, ING. UMBIA, SC 20223	'	
nil the rights :	title envi interest of currier	akınad in anci to that partala f	ton) Estato Mortgago dated /	ingust 29, 1904 ,
	Whan)	EH AND LINGA A. AH	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	CORDINGE RAN 6479 11/17/94 09:18:00 BK %-94-975926 DUNTY RECORDER
to PRIMER.	A HORTGYA" COMP	ANY OF ILLIBOIS	; GÓOK C	OUNTY RECORDER
and whose ac	idrosala 105 to Y.	CERHAK RD. SUITE 3		
and recorded , c n o K follows:	In Book/Volume No.	County Records, State off 1-1	, as Docum inets on real es	ent No. 94778320 tate legally described as

PARCEL 1: UNIT 4, AREA DI 1014, IN BARRINGTON SQUARE UNIT 4-A, BEING A RESURDIVISION OF PARTS OF THE HORTHEAST 1/4 OF SECTION 7 AND THE WEST 1/2 OF THE HORTHWEST 1/4 OF SECTION 8, TOWNSHIP 41 HORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, RECORDED IN THE OFFICE OF THE RECORDER OF BEEDS ON JANUARY 4, 1973 AS DOCUMENT 2217772, IN COOK COUNTY ILLINOIS.

PARCEL 2: CASCHERTS APPURTENANT TO A 10 FOR THE BEHEFIT OF PARCEL 1 AS \$94975920 FORTH AND DEFINED IN THE DECLARATION OF CASCHERTS RECORDED AS DOCUMENT NO. 21178177. AS AHENDED FOR INGRESS AND LORESS, ALL IN COOK COUNTY ILLINOIS. P.1.H. # 07-08-107-016 YOL 187

rosrecorded on na document # 94778322

This assignment boing re-recorded to follow moregage re-recording. Record Lastillill

2012 RALEIGH PLACE , HOFFHAR ESTATES, IL

TOGETHER with the note or notes therein described or relegied to, the money due and phocome due thereon with interest, and all rights accrued or to accrue under said Real Estate Mortguge.

DATED: August 20, 1994	WESTAHERICA HORTONG COHPANY
Keta I Leunt A. V.P.	1 S. OGO HIDWEST ROAD
MULICACE MAY A - CASE X-C.	OAKBROOK TERRACE, IL. 6018-1
WARREST HONICA A. SHITH, ASST. SECRETARY	
STATE OF ILLINOIS COUNTY OF COOK)	85.
m. and and a to the supplemental transfer and transfer	at a Matani Bulilla la anal for the sold County and Cinte 🖼

before me, the undersigned, a Notary Public in and for the said County and State, personally appeared RETA F. KERRICK and HOHICA A. SHITH

to me personally known, who, being duly sworn by mo, did say that ho/she is the ASST. YICE PRESTOCKT. AND ASST. SECRETARY of the corporation named herein which exacuted the within instrument, that the seal affixed to said instrument is the

corporate seal of said corporation; that said instrument was signed and sealed on behalf of said corporation pursuant to its by laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the freg act and deed. of said corporation.

COMMISSION GRAND

LISA A LEGRAND

ANY PUBLIC STATE OF RUMOIS
COMMISSION GRANDS 0-10-07

LVSA/A. LEGRAND Notary Public for the state of, 1 L L 1 H Q 1 s My commission expires: 8 / 9/9

REQUESTED AND PREPARED BY:

J. GRUOZIEN 1 5 000 MIDWEST A OAKBROOK TERRACE, AOAD 11 . 3 ISC/ASMTG//0990 L

Opening Clerk's Office

94778322 94**975920**

LOAN NO. 00081990-56

FHA MULTISTATE ADJUSTABLE RATE RIDER

THIS ADJUSTABLE RATE RIDER is made this 2.9 t hiday of August, 1.9.9.4 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to FRIHERA HORTGAGE COMPANY OF ILLINOIS (the "Lander") of the same date and covering the property described in the Security instrument and located at:

> , HOFFMAN ESTATES, IL BO195 2012 RALETUH PLACE (Property Address)

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

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

INTEREST HATE AND MONTHLY PAYME IT CHANGES

(A) Change Date

The interest rate may change on the first day of Jagrus ry, 1998 , and that day of each succeeding year. "Change Date" means each date on which the interest late could change.

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

(C) Calculation of Interest Rate Changes

Before each Change Date, Lender will calculate a new interest rate by adding a reargin of two percentage points (2 . 0 0 0 0 %) to the current index and rounding the hum to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Paragraph (D) of this River, this rounded amount will be the new interest rate until the next Change Date.

(D) Limits on interest Rate Changes

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

(E) Calculation of Payment Change

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

(F) Notice of Changes

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

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(G) Effective Date of Changes

A new interest rate calculated in accordance with Paragraphs (C) and (D) of this Rider will become effective on the Change Date. Borrower shall make a payment in the new monthly amount beginning on the first payment date which occurs at least 25 days after Lender has given Borrower the notice of changes required by Paragraph (F) of this Rider. Borrower shall have no obligation to pay any increase in the monthly payment amount calculated in accordance with Paragraph (E) of this Rider for any payment date occurring less than 25 days after Lender has given the required notice. If the monthly payment amount calculated in accordance with Paragraph (E) of this Rider decreased, but Lender failed to give timely notice of the decrease and Borrower made any monthly payment amounts exceeding the payment amount which should have been stated in a timely notice, then Borrower has the option to either (I) demand the return to Borrower of any excess payment, with interest rate which should have been stated in a timely notice), or (II) request that any excess payment, with interest thereon at the Note rate, be applied as payment of principal, Lender's obligation to return any excess payment with interest on demand is not assignable even if the Note is otherwise assigned before the demand for return is made.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 and 2 of this Adjustable Rate Rider. Orthor County Clerk's Office (Boal) (Boel)

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THIS PLANNED UNIT DEVELOPMENT RIDER IS MADE THIS PLANNED UNIT DEVELOPMENT RIDER IS MADE THIS 20 LIND OF A VIEW DEL

9 18 40 en apporated 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 Note to PRIMERA NORTGAGE COMPANY OF ILLINOIS

(the "Lander") of the same date and covering the Property described in the Security instrument and located at: , HOFFHAN ESTATES, IL GOLOS 2012 RALEIGH PLACE

(Property Address)

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in BARRINGTON SQUARE; COVENANTS AND RESTRICTIONS CONTAINED IN THE DEC REC AS DOC NO 21178177 AS AMENDED RELATING TO THE USE OF THE LAND, BUILDING TYPE, DWELLING COST, QUALITY AND SINE, LOT AREA, NUISANCES, TEM STRUCTURE, SIGNED LIVESTOCK AND (the "Declaration"). The Property is a part of a planned unit development known as

POULTRY, GARBAGE AND REFUSE DISPOSAL, PENCES AND HEDDES.

BARRINGTON SQUARE WASP LANT (Name of Planned Unit Development)

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's Interest.

PUD COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower

and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Deciaration; (ii) articles of incorporation, trust instrument or any equivalent documers, which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Be rower 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 "blankat" palicy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the privides, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(Lender development to Lender of one-twelfth of the content of the lender of one-twelfth o

yearly premium installments for hazard insurance on the Property; and
(ii) Borrower's obligation under imitorm Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the ruquired coverage is provided by the Owners Association policy.

Borrower's hall give Lender prompt not ce of any lapse in required hazard insurance coverage provided by the

master or blanket policy.
In the event of a distribution of hazard instrance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the 7-10, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the property to the sums secured by the Security Instrument, with any

excess paid to Borrower.

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

Lender.

or

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 or the common areas and facilities of the PUD, or for any conveyance in fleu 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.

Borrower shall not, except after notice to Lander and with Lender's prior written E. Lender's Prior Consent.

consent, either partition or subdivide the Property or consent to:

(i) the abandonment or termination of the PUD, except for abanconment 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 or the "Constituent Documents" (1) a provision is for the express benefit

(III) termination of professional management and assumption of self-management of the Owners Association; (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 PUD dues and assessments when due, then Lindt r may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Enrice or secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amount shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lander to Borrower requesting payment.

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

(Seal)	WAXER ATEL	AHUNDSENJA JO BAN	(Soni)
(Seal)	L HOX A	AHUNDSEIN LINEAUS	(Soal)
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MULTISTATE PUD RIDER - SING ISO/CPUDR**//0201/3150(00-90)-L

LOAN NO. 00001990-56

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