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PREPARED BY MAIL TO

FORM # 90766571

RIVERDALE BANK
13706 S. INDIANA AVE.
RIVERDALE, IL 60627



93967080

(Place Above This Line For Recording Use)

MORTGAGE

THIS MORTGAGE IS BEING RE-RECORDED TO PLACE IN CORRECT CHAIN OF TITLE

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 17th, 1993

The mortgage is

LAWRENCE W. BAYLAND and
CALLEE F. BAYLAND, HUSBAND AND WIFE

("Borrower") The Security Instrument is given to
RIVERDALE BANK

DEPT-01 RECORDING 688.50
780070 TRIM 5176 11/29/93 16137400
9330 0 10-93-967080
COOK COUNTY RECORDER

which is organized and existing under the laws of THE STATE OF ILLINOIS
addressed at 11700 INDIANA AVENUE
RIVERDALE, IL 60627

and where

FIFTY TWO THOUSAND FIVE HUNDRED & 00/100

("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ 52,500.00)

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 DECEMBER 1, 1996. 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 debts, with interest, of Borrower as provided in 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 #: 29-12-150-041
Cook County, Illinois:

LOT 44 IN 2ND ADDITION TO ALMA MEADOWS, BEING A SUB-DIVISION OF PART OF LOTS 4 AND 5 IN THE PARTITION OF THAT PART OF THE WEST 1/2 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF THE GIVEN AND THE EAST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 11, TOWNSHIP 36 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT RAILROAD LANDS), RECORDED TO PLACE OF 2ND ADDITION TO ALMA MEADOWS & REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON APRIL 29, 1969, AS INSTRUMENT NUMBER 191963, IN COOK COUNTY, ILLINOIS.

which has the address of 104 S. 156TH PLACE
Chicago, Illinois 60619 ("Property Address")
(City/State)

CHICAGO

Illinois, U.S.A.

MAILED - Single Family - Please Use Provided Mail ADDRESS INFORMATION

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FOR RECORDING PURPOSES (FORM # 90766571)

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Revised 11/91

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THIS ITEM WITH ALL INTEREST, TAXES, AND CHARGES, AND ALL REPAIRS, IMPROVEMENTS, AND
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 COVENANTS THAT BORROWER IS LAWFULLY SEIZED 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 PROMPTLY 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 NON-UNIFORM COVENANTS WITH LIMITED
VARIATIONS BY JURISDICTION TO CONSTITUTE A UNIFORM SECURITY INSTRUMENT COVERING REAL PROPERTY.
UNIFORM COVENANTS: Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** 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.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to
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 as a lien on the Property; (b) yearly household payments
or ground rents on the Property; (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 8, in lieu of the payment of mortgage insurance premiums. These items 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 Real Estate Settlement Procedures Act of 1976 as
amended from time to time, 12 U.S.C. Section 2617 et seq. ("RESPA"), unless another law that applies to the Funds sets a lower
amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lower amount. Lender may
estimate the amount of Funds due on the basis 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 Reserve Loan Fund. 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 estate 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 nature for which each debit to the Funds was
made. The Funds are pledged as additional security for all sums secured 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 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; fourth, to principal due; and last, to any late charges due under the Note.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property
which may attain priority over this Security Instrument, and household 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 in full directly to the
person owed payment. Borrower shall promptly furnish to Lender all receipts and documents to be paid under this paragraph. If
Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing 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) consents in good faith to the lien
by its defense 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 may attain priority over this
Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take care to remove
of the lien as set forth above within 10 days of the giving of notice.

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2. Hazard or Property Insurance. The Borrower shall maintain hazard and property insurance covering all the improvements on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards including theft or flooding, for which Lender requires insurance. This insurance shall be maintained in the amount 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, cause 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 good of loss if so made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied in restoration or repair of the Property damaged, if the cost of such repair is economically feasible and Lender's security is not impaired. If the restoration or repair is not economically feasible or Lender's security would be impaired, the insurance proceeds shall be applied to the amount secured by this Security Instrument, in whole or in part, with any excess paid to Borrower. If Borrower abandons the Property, or does not remove within 30 days a notice from Lender that the insurance carrier has offered to write a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay costs incurred by this Security Instrument, whether or not for the Property. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds in principal shall not cancel or preclude the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 2) the Property is acquired by Lender, Borrower's rights in any insurance policies and proceeds resulting from damage to the Property pass to the acquirer in the extent of the amount secured by this Security Instrument immediately prior to the acquisition.

3. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loan Application, Loanable. Borrower shall occupy, maintain, 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. Lender's consent shall not be unreasonably withheld, or unless extraordinary 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 10, 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 be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements in Lender's form 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 on bankruptcy, probate, fire 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 amount disbursed by Lender under this paragraph 7 shall be added to the 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, as a cash 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 loan reserve in lieu of mortgage insurance. Loan reserve

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payments may no longer be required... (Lender) shall pay the premiums required to maintain mortgage insurance in effect...
9. Inspection. Lender or its agent may make 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 or loss of condemnation, are hereby assigned and shall be paid to Lender.

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, the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing, shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the fair market value of the Property 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, 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 in the order in which the sums are then due.

If the Property is abandoned by Borrower or if, after notice by Lender to Borrower that the condonee 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, in its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the date for payment or modification of amortization of the sums secured by this Security Instrument, 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. Extension of the date for payment or modification of amortization of the sums secured by this Security Instrument 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 successors in interest or to and 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 remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Borrowers and Assignments; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, 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 has done so to ratify the debt (a) in co-signing this Security Instrument, (b) in being personally obligated to pay the sums secured by this Security Instrument, and (c) agrees that Lender and any other Borrower may, without the Borrower's consent, make any arrangements with regard to the terms of this Security Instrument or the Note which now matures from charges, and that law is finally interpreted as 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 reduce 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 that refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which now matures from charges, and that law is finally interpreted as 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 reduce 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 that refund by reducing the principal owed under the Note or by making a direct payment to Borrower. 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 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 provided for in 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 governed 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 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.

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17. Transfer of the Property as a Beneficial Interest to Borrower. If at any time the title to the Property is transferred (or if a beneficial interest in the Property is sold or transferred) and the transferee is not the Borrower or a transferee of the Borrower, the transferee shall be deemed to have acquired the Property subject to the terms and conditions of this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by applicable 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 shall pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may exercise any remedies provided by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Substantiate. If Borrower raises certain defenses, Borrower shall have the right to have enforcement of this Security Instrument determined at any time prior to the notice of (a) 3 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) one year of judgment enforcing this Security Instrument. These conditions are that the Borrower (a) pays Lender all sums which then would be due under the 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, and (d) takes such action as Lender may reasonably require to ensure that the lien of this Security Instrument, Lender's title to 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. Use of Note; Change of Loan Servicer. The Note or a partial receipt on the Note (ingether with this Security Instrument) may be sold one or more times without 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 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 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 use 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 or any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower knows, 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 that are 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-payment 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 this 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 recording costs.

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

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24. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

(Check applicable rider(s))

- Adjustable Rate Rider
- Constant Payment Rider
- Ballon Rider
- V.A. Rider

- Co-Defendant Rider
- Planned Unit Development Rider
- Risk Improvement Rider
- Other (Specify)

- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and conditions contained in this Security Instrument and in any rider(s) attached by Borrower and recorded with it.

Lawrence M. Raylano (Seal)
LAWRENCE M. RAYLANO Borrower

Callie E. Raylano (Seal)
CALLIE E. RAYLANO Borrower

(Seal) Borrower (Seal) Borrower

STATE OF ILLINOIS

Cook County IL

I, the undersigned,

a Notary Public, do and for said county and state do hereby certify, that

Lawrence M. Raylano & Callie E. Raylano, Husband & wife

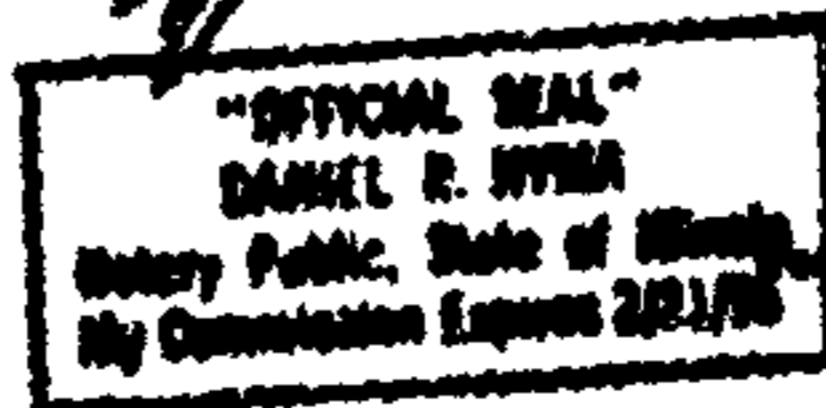
personally known to me to be the same person(s) whose name(s)

subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

(Given under my hand and official seal, this

1st day of *August*, 1993

My Commission Expires



REC-112 (1/93) RETURN TO:
RIVERDALE BANK
13700 N. INDIANA AVE.
RIVERDALE, IL 60627

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1-4 FAMILY RIDER

Assignment of Benefits

THIS 1-4 FAMILY RIDER is made this 1991 day of SEPTEMBER, 1991, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Instrument (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to RIVERDALE BANK

RIVERDALE BANK

(the "Lender")

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

1816 E. 19TH PLACE, DENTON, ILLINOIS 60419

(Property Address)

1-4 FAMILY COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purpose of supplying or distributing heating, cooling, electricity, gas, water, oil and light; fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, irons, refrigerators, dishwashers, disposals, washers, dryers, awnings, awl-in windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling and attached floor coverings now or hereafter attached to the Property, all of which, including replacement and additions thereof, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the household contents of the Security Instrument if on a household) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender agrees in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written consent.

D. RENT LIEN INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other insurances for which insurance is required by Uniform Covenant 5.

K. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 11 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "leases" shall mean "sub-leases" if the Security Instrument is on a household.

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