A This intrument was prepared by:

TOF CONSUMER FINANCIAL SERVICES, INC.

5250 GRANDIANVENUE # 14 GURNEE, IL 60031

DHIOWOOD IN THIS

\$31,50

\$150 COOK COUNTY RECORDER

MARCH day of THIS MORTGAGE is made this 24TH 19 94 , between the Mortgagor, EARL EDWARDS AND DOROTHY EDWARDS, HUSBAND AND WIFE (herein "Bostower"), and the Mortgagee,

TOF CONSUMER FINANCIAL SERVICES, INC. existing under the laws of THE STATE OF MINNESOTA

, a corporation organized and

whose address is 801 MARQUETTE AVE, MINNEAPOLIS, MA

55402

(herein "Lender").

88,588.38 WHEREAS. Borrower is indebted to Lender in the principal sum of U.S. \$ MARCH 24, 1924 and extensions and renewals which indebted less is evidenced by Borrower's note dated thereof (herein "ivote"), providing for monthly installments of principal and interest, with the balance of indebtedness, APRIL 10, 2009

To Secure to Leader the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with in erest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the cover an's and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of COOK.

State of Illinois:

of 1. on 11, theridian, . Lot 20 and the north 17,6 feet of lot 19 in block 94 in Maywood, in the southwest 1/4 or scation 11, township 39 north, range 12, east of the third principal meridian, in Cook County, Illincis.

PIN # '15-11-324-008 0000

if not sooner paid, due and payable on

RIDGE ATTACHED HERETO IS MADE A PART HEREOF.

500 S. BTH AVENUE,

MAYMOOD

which has the address of 60153

(Street)

(City)

Illinois

(herein "Property Address"),

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights. appurtenances and rents all of which shall be deemed to be and remain a part of the property covered by this Mortgage:

and all of the foregoing, together with said property for the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

J210 Code 1

Borrower covenants 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 covenants that Borrower warrants and will defend generally the title to the Property ag wast all claims and demands. subject to encumbrances of record 035-067-0100149

ILLINOIS - HOME IMPROVEMENT 1:80 FRMA/FILMC UNIFORM INSTRUMENT

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New Martetument. Sea instrument as	Y EDWARDS HUSBAND of The following the many sections of the many section	ind) begbalwe	18A7 nyse bus inoraed ni ysti nyse bus inoraed ni ysti s voquud pus rasn aqi 40	zińt em eroted betraqqa
	and for said county and state, d		K EOPEK	г міснувг
	County ss: COOK		4,	STATE OF ILLINOIS,
- Bostower	SOME OF THE SOME O	CONCULIA E	.0	
19401108	Edward.	AMILI JANA		FFICO
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priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has

> MORTGAGES OR DEEDS OF TRUST - VND LOBECTORNBE NNDEB RNBEBIOB -REQUEST FOR NOTICE OF DEFAULT

20. Release, Upon payment of all sums secured by this Mortgage, Lander shall release this Mortgage without

bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's Property including those past due. All tents collected by the receiver shall be applied first to payment of the costs of receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Upon acceleration under paragraph 17 hereof or abandonment of the Property. Lender shall be entitled to have a

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

default under the superior encumbrance and of any sale or other foreclosure action.

charge to Borrower. Borrower shall pay all costs of recordation, if any.

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10. Berrower Net Februard: Februare By Leafer Net Weiver Ektrasion of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lander to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lander whall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner. (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to

such other addre's at Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deeped to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing 1 iw: Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the croperty is located. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses" and "attorney, res" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borzover shall fulfill ail of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver be Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection

with improvements made to the Property.

16. Transfer of the Property. If Borrower sells or ransfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, or (c) the grant of any leasehold interest of three years or less not containing an option to purchase, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrowe, will continue to be obligated under the Note and

this Mortgage unless Lender releases Borrower in writing.

If Lender, on the basis of any information obtained regarding the transferee, reasonably determines that Lender's security may be impaired, or that there is an unacceptable likelihoid of a breach of any covenant or agreement in this Mortgage, or if the required information is not submitted. Lender may declare all of the sums secured by this Mortgage to be immediately due and payable. If Lender exercises such option to accelerate. Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower hay pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follow:

- 17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's oreach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying; (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the matice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclosure, including, but not limited to, reasonable attorneys' fees and costs of documentary evidence, abstracts and title reports.
- 18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage it: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Properts and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as it no acceleration had occurred
- 19. Assignment of Rents: Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

atoM and in babiyong sa ragranda atal bina atoM and ya baanabiya asanbardabal 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows.

in full, a sum therein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid 2. Funds for Inzee and Insurance, Subject to applicable law or a written waiver by Lender, Borrower shall pay

deed of teast if such holder is an institutional lender. such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the

and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding insured or guaranteed by a Federal or state agency (including Lander if Lander is such an institution). Lander shall apply If Bortower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are

Lunds are pladed as additional security for the sums secured by this Mortgage. the Funds firewing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender

they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as the Funds held by lander shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as either promptly regaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of taxes, assessments increance premiums and ground rents as they fall due, such excess shall be, at Borrower's option. the due dates of (a tes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to

held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender. Upon payment in full of sit sams secured by this Mortgage, Lender shall promptly refund to florrower any Funds Lender may require.

held by Lander at the time to application as a credit against the sums secured by this Mortgage. Lender shall apply, no later than innriediately prior to the sale of the Property or its acquisition by Lender, any Funds

Borrower under paragraph 2 hereof, then to in erist payable on the Note, and then to the principal of the Note. the Note and paragraphs I and 2 hereof shall be applied by Lander first in payment of amounts payable to Lander by 3. Application of Payments. Unline applicable law provides otherwise, all payments received by Lander under

assesments and other charges, fines and impositions activities to the Property which may attain a priority over this under any mortgage, deed of trust or other security agreement with a hen which has priority over this bloregage, including Borrower's fail pay or cause to be paid all taxes, 4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations

insured against loss by lire, hazards meluded within the term extended coverage", and such other hazards as Lender Hazard Insurance. Borrower shall keep the improven our existing or hereafter erected on the Property Morigage, and leasehold payments or ground rents, it a p

The insurance carrier prosiding the insurance shall be chosen by forrower subject to approval by Lender, provided, cariupas v. in soonal ar eborraq done sof bine stiniomic done in bine ariupas yem

In the event of loss. Borrower shall give prompt notice to the insurance carrier and Lender, Lander may make SugagiseM enti 19 so ement with a firm hold a decention of et the Morigagia Cender shall have the right to hold the policies and renewals thereof, subject of the terms of any mortgage, deed of trust acceptable to Lender and Shall finding a standard mortgage clause in lavor of and an a form acceptable to tender. motor a mi od liade toorout elamonor des conjugations and renemals thereof be in a form

notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits. Lender is If the Property is abandoned by Borrower, or if Borrower fails to respond to ken let within M days from the date proof of loss if not made promptly by Borrower.

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Property and shall comply with the provisions of any lease if this Morigage is on a leasehold. If this Morigage is on a unit rower shall keep the Property in good repair and shall not commit waste or permit impairment of deterioration of the 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Will Developments, Boror to the sums secured by this Mortgagu

7. Protection of Lender's Security. It Borrower fails to perform the covenants and agreements contained in this tions of the condomination planned unit development, and constituent documents. declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulain a condominium or a planned unit development. Borrower shall perform all of Borrower's ooligations under the

will oldsoilggs to trumpopys notice ℓ to bin 2 to worself this some form is the contract of the contraction of the contraction of the contraction and the contraction and the contraction of the contraction insurance as a condition of making the loan secured by this Mortgage. Borrower shall pay the premiums required to reasonable attorneys' ters, and take such action as is necessary to protect Lender's interest. If Lender required mortgage tændec, at Lendec's option, uppn nolice to Bortower, may make such appearances, disburse such sums, including Mortgage, or it any action or proceeding is commenced which materially affects Lender's interest in the Property, then

provided that Lender shall give Borrower notice prior to any such inspection opecifying reasonable cause therefor 8. Inspection: Conder may make or cause to be made reasonable entries upon and inspections of the Property. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. derms of payene ment amounts shall be payable upon notice from Lender to Borrower requesting payment thereof-

become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall

any condemnation of other faking of the Properts, or part thereof, or for conveyance in heal of condemnation, are 9. Condempation: The proceeds of any award or claim for damages, direct or consequential, in connection with Attaqord adi or tearaini e valurad or besider

UNOFFICIAL COPY

DUE-ON-TRANSFER RIDER

Notice: This rider adds a provision to the Socurity Instrument allowing the Londor to require repayment of the Note in full upon transfer of the property.

This Due-On-Transfer Rider is made this 247H day of MARCH . 19 04, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to TOT CONSUMER ETNANCIAL SERVICES. INC... (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

SOO S. BIN AVENUE, MAYWOOD, IL 60153

(Property Address)

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

A. TRANSFER OF THE PROPER', YOR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 16 of the Security distrument is amended to read as follows

16. Transfer of the Property or a Beneficial (nit rec.) in Borrower. If all or any part of the Property or an interest therein is sold or transferred by Borrower (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Security Instrument which does not relate to a transfer of rights of occupancy in the property, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years in less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to or immediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Be, rower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

Lender may consent to a sale or transfer if: (1) Borrower causes to be submitted to 1 ender information required by Lender to evaluate the transferce as if a new loan were being made to the transferce, (2) Lender reasonable, determines that Lender's security will not be impaired and that the risk of a breach of any covenant or agreement in this Security Instrument it is acceptable; (3) interest will be payable on the sums secured by this Security Instrument at a rate acceptable to Lender; (4) changes in the terms of the Note and this Security Instrument required by Lender are made, including, for example, periodic adjustment in the interest rate, a different final payment date for the loan, and addition of unpaid interest to principal; and (5) the transferce signs an assumption agreement that is acceptable to Lender and that obligates the transferce to keep all the promises and agreements made in the Note and in this Security Instrument, as modified if required by Lender. To the extent permitted by applicable law, Lender also may charge a reasonable fee as a condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

IN WITNESS WHEREOF, Borrower has executed this Due-On-Transfer Rider.

___(Seal) Borrower

Morathy Edu

Borrower

DUE-ON-TRANSFER RIDER - Second Mortgage -- 4/82 - FNMA UNIFORM INSTRUMENT

THIS VARIABLE RATE RIDER is made this and is incorporated into and shall be deemed to amend by the undersigned (the "Borrower") to secure Borrower.	and supplement	the Mortgage	, 19 - 주경 . strument") of the same date given
COF CONSUMER FINANCIAL SER (the "Lender") of the same date (the "Note") and coveri	WICES, I	NC	iment and located at:
500 S. BIH AVENUE,			

(Property Address)

The Note contains provisions allowing for changes in the interest rate whenever the "index rate" changes, and for annual adjustments to Borrower's payment amount, adjustments in the loan term or adjustment to Borrower's final payment amount.

ADDU	HONAL	COVEN	ANTS.

In addition to the cave and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as

CHANGES IN PAYMENT SCHUDULE DUE TO INTEREST RATE CHANGES.

%, and also provides for changes in the interest rate The Note provides for an initial ar qual interest rate of 12.15 and payment schedule as follows:

 6 ± 1.5 % in excess of the highest U.S. Prime Rate published daily in Borrower's rate will be a variable annual rate of the Wall Street Journal under "Money Rates fine "index rate"). If the index becomes unavailable, Lender will select, to the extent permitted by applicable laws and regulations, some office interest rate index that is comparable to the index and will notify Borrower of the change. Lender will recalculate and reset the annual interest rate each business day (excludes Saturday, Sunday and legal holidays), to reflect changes in the index rate. To figure the Annual Pirce stage Rate, Lender adds 6 - 15 percentage points to the index in effect the previous business day. Lender will change the Annual rescentage Rate on the first business day (excludes Saturday, Sunday and legal holidays) following the day that the index change is published. The interest rate will never be more than 21.75 % per year or less than 9.00% per year. The interest rate in effect on the date 120 d lys before the final payment is due will be the rate Lender charges after that date.

[x] Borrower's monthly payment will change annually on each anniversary date of the first payment due date. Lender will determine the amount of the monthly payment that would be large enough to repair the unpaid principal balance of the Note plus interest on that amount in full by the final payment due date. Lender will give to Borrower a notice of any changes in the monthly payment at least 25 days (but no more than 120 days) before the date when the change becomes effect. v., Lender will use the interest rate in effect on the date shown in the notice of payment change (referred to below) to make this calculation. If my Note has not been paid in full by

APROLUTIO . 2009 Borrower will pay the remaining unpaid principal and accrued interest in full on that date.

Borrower will continue to make regular monthly payments until the unpaid principal and interest due under the Note have been , Borrower will pay the remaining unpaid principal and accrued interest in full on that date. paid in full, Interest rate increases may extend the original payment schedule. If the Nc ie has not been paid in full by

, Borrower will pay the remaining unpaid principal Part accrued interest in full on that date. Borrower's final payment will be adjusted so that the unpaid principal and interest die under the Note will be paid in full.

Lender will give to Borrower a notice at least once each year during which an interest rate adjustment is implemented without an accompanying change in the amount of the monthly payment. The notice will include the current and prior interest rates, a statement of the loan balance and other information required by law and useful to Borrower. \$9\$9989a

LOAN CHARGES.

If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, and that I wis finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed permitted [inits, then: (1) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (2) any sums alone by 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 a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment under the Note.

LEGISLATION.

If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering the provisions of the Note, the Security Instrument or this Variable Rate Rider (other than this paragraph) unenforceable according to their terms, or all or any part of the sums secured hereby uncollectable, as otherwise provided in the Security Instrument and this Variable Rate Rider, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable.

IN WITNESS WHEREOF, Borrower has executed this Variable Rate Rider.

EARL EDWARDS

Closathy Edwards

DOROTHY EDWARDS (Seal) (Scal) (Seal) - Borrower

LNO 0067 (5/92)