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RECORDING UNIT 19



95555158

COOK COUNTY
RECORDER
JESSE WHITE
ROLLING MEADOWS
95249935

RECORDING 39.00
MAIL 0.50
95555158

NEYSERHAEUSER MORTGAGE COMPANY
1701 E. WOODFIELD ROAD, SUITE 1030
SCHAUMBURG, IL 60173
LN # 344198

LN # 344198

Space Above This Line For Recording Data

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **April 3, 1995**.

The mortgagor is
ESTER S. MUSNI, F/K/A ESTER M. COULTER

9551-01 RECORDING \$41.50
11:01:11 TRAM 6493 04/17/95 11:35:00
4-110 5 RV 4-95-249935
COOK COUNTY RECORDER

("Borrower"). This Security Instrument is given to

WEYSERHAEUSER MORTGAGE COMPANY

which is organized and existing under the laws of **THE STATE OF CALIFORNIA**, and whose
address is **P.O. BOX 54089 LOS ANGELES, CA 90054-0089**

("Lender").

Borrower owes Lender the principal sum of

ONE HUNDRED THIRTY NINE THOUSAND TWO HUNDRED AND NO/100 Dollars (U.S. \$ **139,200.00**)

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 **May 1, 2025**. 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 sums, with interest, advanced under 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 **COOK** County, Illinois:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AND KNOWN AS EXHIBIT "A".

THIS MORTGAGE IS BEING RE-RECORDED TO INCLUDE RIDERS

WHICH HAS THE PROPERTY ADDRESS OF:

ADDRESS: 3804 HOWARD
CITY : SKOKIE
STATE : ILLINOIS
ZIP : 60076

TOGETHER WITH all the improvements now or hereafter erected on the property, 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 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 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 non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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LEGAL DESCRIPTION

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LOT 50 AND THE WEST 12 FEET OF LOT 51 IN BLOCK 4 IN GEORGE F. NIXON AND COMPANY'S RAPID TRANSIT PARK, BEING A SUBDIVISION IN THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF SECTION 26 AND THE NORTHEAST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT INDEX NO.: 10-26-117-059

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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 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 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 1974 as amended from time to time, 12 U.S.C. Section 2601 *et 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 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 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 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 purposes 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 so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

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

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; 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 leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts 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) 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 may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" 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 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 proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is 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 Property, 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 restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in 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 acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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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.

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 if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any 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 law 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 judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable 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 Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. **Sale of Note; Change of Loan Servicer.** The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, or allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to 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 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 defined as 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 all toxic or 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.

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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-existence 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 title 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 recordation costs.

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

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 box(es))

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider
- OCCUPANCY AGREEMENT

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

Witnesses:

ESTER S. MUSNI / *ESTER M. COULTER*
ESTER S. MUSNI, F/K/A
ESTER M. COULTER

95555158 95240035

(Space Below This Line For Acknowledgement)

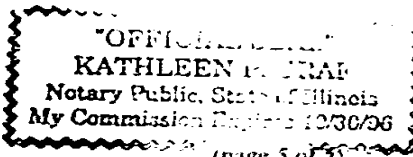
STATE OF ILLINOIS,
I, *the undersigned*
certify that *ESTER S. MUSNI F/K/A ESTER M. COULTER*
lock County ss:
a Notary Public in and for said county and state do hereby

personally know 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 *she*
signed and delivered the said instrument as *her* free and voluntary act, for the used and purposes therein set
forth.

Given under my hand and official seal, this *3rd* day of *MAY* 1995

My Commission Expires:

This Instrument was prepared by:



Kathleen Trai
Notary Public

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LN# 344198

ADJUSTABLE RATE RIDER
ARM 6

THIS ADJUSTABLE RATE RIDER dated **April 3, 1995** changes and adds to the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") I signed this day. The Security instrument secures my Note (the "Note") to

WEYZERHAEUSER MORTGAGE COMPANY

(the "Lender"), also signed this day, and covers my property as described in the Security Instrument and located at:

3804 HOWARD, SKOKIE, IL 60076
[PROPERTY ADDRESS]

ATTENTION: THE NOTE CONTAINS PROVISIONS ALLOWING FOR ADJUSTMENTS TO MY INTEREST RATE AND MY MONTHLY INSTALLMENT. THE NOTE LIMITS THE MINIMUM AND MAXIMUM INTEREST I MUST PAY.

INTEREST RATE AND MONTHLY INSTALLMENT ADJUSTMENTS

The Note provides for adjustments to my interest rate and my monthly installments as follows:

Initial Interest Rate	6.250%	First Interest Rate Adjustment Date	November 1, 1995
Initial Monthly Installment	\$ 857.08		
First Installment Due Date	June 1, 1995	Installment Due Date	1ST
Maturity Date	May 1, 2025	First Installment Adjustment Date	December 1, 1995
Minimum Rate*	6.250%	Maximum Rate*	12.250%
Rate Differential*	2.750%		

*The Minimum Rate, Maximum Rate and Rate Differential are subject to adjustment as provided in Section 1 (f).

1. METHOD OF COMPUTING INTEREST RATE ADJUSTMENTS.

(a) **Interest Rate Adjustment Dates.** The interest rate I will pay may be adjusted on each Interest Rate Adjustment Date.

Borrower's Initials WZ
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- (b) **The Index.** Beginning with the First Interest Rate Adjustment Date, my interest rate will be based on an Index. The "Index" is the monthly weighted average cost of savings, borrowings and advances published from time to time by the Federal Home Loan Bank of San Francisco (called the "Bank"). If the Index is no longer published during the term of the Note or if Note Holder, in its sole discretion, finds that the Index no longer represents the current monthly weighted average cost of savings, borrowings, and advances by the Bank available to Arizona, California and Nevada savings institutions of a type that were eligible to be members of the Bank on August 8, 1989, then the Note Holder may select an alternate index to calculate the interest rate, and that alternate index shall be the "Index." If the alternate index selected by the Note Holder is no longer published during the term of the Note, the Note Holder may choose another alternate index to calculate the interest rate. Each published update of the Index is called the "Current Index."

The "Rate Differential" is the percentage shown above, or, if Note Holder selects an alternate index, the Rate Differential may go up or down so that the interest rate in effect just before the alternate index is selected is the same as the interest rate in effect just after the alternate index is selected.

- (c) **Calculation of Interest Rate Adjustment.** The Note Holder will determine each adjusted interest rate by adding the Rate Differential (shown on the front of this Rider) to the Current Index published in the second calendar month before the month that the adjustment starts. For example, if the interest rate is adjusted June 1, the Current Index published in April will be used. The sum of the Current Index and the Rate Differential is the interest rate that will apply to my loan until the next interest Rate Adjustment Date.

The Note Holder may choose not to increase my interest rate even if an increase is permitted because of an increase in the Current Index. The Note Holder is not required to give me advance notice of interest rate adjustments.

- (d) **Limits on Interest Rate Adjustments.** Each time my interest rate is adjusted, it will go up or down not more than one percentage point (1 %) from what it was just before the adjustment.
- (e) **Maximum and Minimum Rates.** The interest rate I am required to pay during the term of this loan will not ever be greater than the Maximum Rate (even if the sum of the Current Index and Rate Differential is higher) nor less than the Minimum Rate (even if the sum of the Current Index and Rate Differential is lower), unless the property securing this loan is sold and the loan is assumed. Sale of the property and assumption of my loan require the Note Holder's written consent. My Maximum Rate and Minimum Rate are shown above.
- (f) **Adjustment on Sale.** If the property is sold and my loan is assumed, the Note Holder may adjust the Maximum Rate up to five percentage points (5.0%) above the interest rate in effect on the date of the assumption. The Note Holder may also adjust the Minimum Rate up to five percentage points (5.0%) below the interest rate in effect on the date of the assumption. The Note Holder may increase the Rate Differential by one-quarter of a percentage point (0.25%) above the Rate Differential in effect on the date of assumption. The Note Holder may increase or decrease the Maximum Rate, the Minimum Rate and/or increase the Rate Differential each time the Property is sold and the loan is assumed. The Note Holder, however, may choose not to adjust some or all of these things each time the property is sold and the loan is assumed. The Note Holder's choice whether to adjust, some or all of these things will be made at the time the Note Holder consents to the sale and assumption.

2. METHOD OF COMPUTING ADJUSTMENTS TO THE MONTHLY INSTALLMENT.

- (a) **Monthly Installment Adjustment Dates.** My monthly installment may be adjusted on each Installment Adjustment Date.

The new monthly installment will be calculated approximately sixty (60) days before the Installment Adjustment Date by using the new interest rate which will be in effect on that Installment Adjustment Date, and using the loan balance which would be owing on the Installment Adjustment Date. Any prepayment I make during the sixty (60) days before that Installment Adjustment Date will not reduce the loan balance used in the calculation. The new monthly installment will be an amount that is sufficient to repay, in substantially equal monthly installments, the loan balance used in the calculation over the remaining term of the loan at the interest rate used in the calculation.

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ADDITIONAL COVENANTS. In addition to the covenants and agreements I made in the Security Instrument, I further covenant and agree as follows:

A. FUNDS FOR TAXES AND INSURANCE

The third sentence in the second paragraph of Uniform Covenant 2 of the Security Instrument is changed to read as follows: Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge, provided however, that Lender may impose upon Borrower at closing a fee to compensate a third party who shall be responsible for the monitoring and payment of real estate taxes without thereby becoming obligated to pay Borrower interest on the funds.

B. OCCUPANCY AGREEMENT

If Borrower was required to execute an Occupancy Agreement as a condition for obtaining the loan secured by this Security Instrument, the terms of the Occupancy Agreement, including the provisions which make a violation of its terms an event of default under this Security Instrument, are incorporated herein by this reference.

SIGNATURES OF BORROWERS:

(Please sign your name exactly as it appears below.)

BY SIGNING BELOW, I accept and agree to the terms and covenants in this Adjustable Rate Rider.

Esther S. Musni / Esther M. Coulter
ESTER S. MUSNI, F/T/A 4/13/95
ESTER M. COULTER

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OCCUPANCY AGREEMENT

Loan No.: 344198

This Occupancy Agreement is made this **April 3, 1995**, and is incorporated into and shall be deemed to amend and supplement the Promissory Note (the "Note") and the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Note to

WEYERHAEUSER MORTGAGE COMPANY

(the "Lender")

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

384 HOWARD, SKOKIE, IL 60076
[PROPERTY ADDRESS]

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

1. That the above-described property will be personally occupied by the Borrower as a primary residence commencing not later than thirty (30) days after the above date and continuing for six (6) consecutive months thereafter
2. That if residency is not established as promised above, without further notice, the Lender will be entitled to take any or all of the following actions:
 - (a) If the Note is an adjustable interest rate note, increase the initial interest rate, as defined in the Note, by one-half of one percent (0.50%) per annum, and/or increase the rate differential, as defined in the Note, by one-half of one percent (0.50%) per annum, and adjust the principal and interest payments to the amounts required to pay the loan in full within the remaining term; and/or
 - (b) If the Note is a fixed rate note, increase the interest rate on the Note by one-half of one percent (0.50%) per annum, and adjust the principal and interest payments to the amounts required to pay the loan in full within the remaining term; and/or
 - (c) Charge a fee of one and one-half percent (1.50%) of the original principal balance by adding that fee to the unpaid principal balance of the loan at the time this fee is determined to be due and adjust the principal and interest payments to the amounts required to pay the loan in full within the remaining term; and/or
 - (d) Require payment to reduce the unpaid principal balance of the loan to the lesser of (i) 70% of the purchase price of the property, or (ii) 70% of the Lender's appraised value at the time the loan was made. This reduction of the unpaid principal balance shall be due and payable within thirty (30) days following receipt of a written demand for payment, and if not paid within thirty (30) days, will constitute a default under the terms and provisions of the Note and Security Instrument; and/or
 - (e) Declare a default under the terms of the Note and Security Instrument and begin foreclosure proceedings, which may result in the sale of the above-described property; and/or
 - (f) Refer what is believed to be fraudulent acts to the proper authorities for prosecution. It is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements or reports for the purpose of influencing in any way the action of the Lender in granting a loan on the above property under the provisions of TITLE 18, UNITED STATES CODE, SECTIONS 1010 and 1014.

It is further understood and agreed that any forbearance by the Lender in exercising any right or remedy given here, or by applicable law, shall not be a waiver of such right or remedy.

It is further specifically agreed that the Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies set forth above, including, but not limited to, reasonable attorneys' fees.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Occupancy Agreement.

ESTER S. MUSNI / ESTER M. COULTER

ESTER S. MUSNI F/K/A ESTER M. COULTER

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24 JUL 2011

1500 W. SHURE
KILPATRICK HEIGHTS, IL 60140