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MORTGAGE

THE MORTGAGE, ("Security Instrument") is given on

MARCH 301

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The mortgagor is a see a

("Horrower"). This Security Instrument is given to , which is organized and existing , and whose address is

FIRST MATIONWILL MODELS AND COMBUSIANTION under the law of the STATE OF BELANARI 5280 CORPORATE BUTTE, CREDERTO, Mr. 21701

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

FORTY SEVEL THOUSAND TWO HORDINGD FILLTY AND DOZIOU

Dollars (U.S. \$ * * * * * * * 4.7.250). This debt is evidenced by Borrower's note dated the same date as this Security Instrumen ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on APRIL (F1, 2020). This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and if renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph / 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 County, Illinois:

COCK

AS PER LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HIBEOF BY REFERENCE:

which has the address of

2167 NORTH AUSTIN THICAGO, II 60539 0000

("Property Address");

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

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

CLOSER ID: 10504

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Loan # [18][135/148/3148

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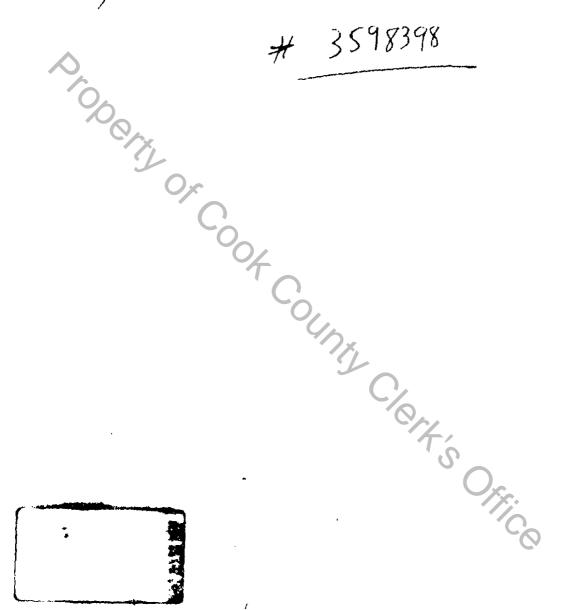
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LOT 2 10 THE RESUMBLYISION OF FASTS OF GRAND VIEW BRING JOHR T. KELLY AND OTHERS SUBDIVISION OF THAT PART OF THE WEST HALF OF THE WORTHWAST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 13. EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE CENTER LINE OF GRAND AVENUE AND NORTH OF THE SOUTH LINE OF DICKERS AVENUE, IN COOK COUNTY, ILLIMOIS

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UNIFORM COVENANTS. Horrower and Lepkler covenant and agree as follows

1. Payment of Principal and Interest; Prepayment and Late Charges. Honower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepaymentain late charges due under the Note

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Ferder, Borrower shall pay to 4.ender 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 benon the Property; (b) yearly leasehold payments or groundrents on the Property, if any, (c) yearly hazard or property insurance prennums, (ii) yearly flood insurance premiums, at any, (e) yearly mortgage insurance premiums, if any, and (f) any sums payable by Borrower to Expder, in accordance with the provisions of paragraph 8, in hereof the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold hunds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's excrow account under the federal Real Listate Settlement Procedures Act of 19 '4 as amended from time to time, 1.20 S.C. Paragraph 360 Fer seq. ("RESPA"), unless another law that applies to the Funds sets a fesser amount. If so, Leader may, at any time, collect and hold l-unds in an amount not to exceed the lesser amount. Lender may estip, do the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise maccordance with applicable law

The Funds shall be held in an institution whose deposits are insured by a lederal agency, instrumentality, or entity (including Lender, if Lender's such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrew Items. Lender may excharge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verilying the Liscrow Herns, unless it ander 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 conjection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid a coder 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 Eurids, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as a (d) ional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amount spermitted to be held by applicable law, Lender shall account to Horrower 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, Lengler may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deliciency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lerder's sole discretion.

Upon payment in full of all sums secured by this Security listiament, Lender shall promptly refund to Borrower any Funds held by Lender, II, under paragraph 2), Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of a 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 Mote; second, to amounts payable under paragraph 2, third, to interest due, fourth, to principal due, and last, to any late charges due ander 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 reits, 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. Eorrower shall promptly furnish to Lenxier all notices of amounts to be pend under this paragraph. If Horrower makes these payments directly, Borrower shall promptly lurnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Corrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests to 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 (e) 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 tien 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.

CLOSER ID. 1114114

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All insurance policies and renewals shall be acceptable to Lender and shall undide a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If I ender 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 leasible or Lender's security would be lessened, the insurance proceeds shall be applied to the surns 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 40 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 surns secured. by this Security Instrument, whether or not then due. The 3G dayperiod 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 Faixl 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 paper to the acquisition shall pass to Leixler to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds, Borrower's lall acupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrumentand shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, and assignment and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, and assignment and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, and assignment and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, and assignment and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, and assignment and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, and assignment and shall continue to occupy the Property as Borrower's principal residence of at least one year after the date of occupancy, and assignment assignment and assignm 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 cracinal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the Emicreated by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security instrument or Lender's security interest. Horrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold. Borrower shall comply with a language provisions of the lease. If Dorrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Leader agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Horrowin 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 in bankruptcy, probate, for condemnation or forfeiture of to inforce 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 amounts disbursed by Lender under this Paragraph 7 shall become additional deut 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 & 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. [6,6] any reason, the mortgage insurance coverage required by Lender lapses or creases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an afternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available. Horrower 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 loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Horrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation of other taking of any part of the Property, or for conveyance in her of condemnation, are hereby assigned and

shall be paid to Leader

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this becauty Instrument, whether or not then due, with any excess paid to Horrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Dorrower and Lender otherwise agree in writing, the sums secured by this Security histroment shall be reduced by the amount of the proceeds multiplied by the following tractions (a) the total amount of the sums secured immediately before the taking, divided by (b) the lair market value of the Property unmediately 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 surns 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 whether or not the sums are then due.

If the Property Subandoned by Horrower, or if, after notice by Lender to Horrower that the condemnor offers to make an award or settle a classifier damages, Borrower tails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instablement, whether or not then due.

Unless Lender and Horower otherwise agree in writing, any application of proceeds to principal shall not extend of postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Leixler to any successor in interest of Horrower shall not operate to release the naturally of the original Horrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend 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 tarbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Seve at 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 florrower who co signs this Security Instrument but does not execute the Note (a) is co-signing this Security distrument only to mortgage, grant and convey that Horrower's interest in the Property under the terms of this Security low-rument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and am other Borrower may agree to extern, modify, forbear or make any accommodations with regard to the terms of this Secarity Instrument or the Note without that

Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exce ded permitted limits will be refunded to Borrower. Leixler may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. It a retund 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 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.

CLOSER ID: 10564

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17. Transler 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 for it a beneficial interest in Borrower is sold or transferred and Borrower is not a natural personal without fender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender it exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Forrower 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 judgement enforcing this Security Instrument. Those conditions are that Borrower. (a) pays Lender all subsidiants 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, meladage, but not limited to, reasonable attorneys' lees, and (d) takes such action as Lender may reasonably require to assure that the exploit 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. Sate of Note; Change A 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 Service 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 Service, 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, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preciding 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 Properly 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, so I 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 toflowing 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, I ender 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' tees and costs of title evidence.

CLOSER ID: 10504

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22. Release. Upon payment of all sur- Instrument without charge to Borrower Borrower wa 23. Waiver of Homestead. Borrower wa 24. Riders to this Security Instrument this Security Instrument, the coverants and agreements of supplement the coverants and agreements of Instrument (Check applicable box(es))	er shall pay any recordation costs nyes all right of homestead exemptic i. If one or more riders are executed rements of each such rider shall be	on in the Prope thy Borrower : e incorporated	rty ard recorded together with into and shall ainend and
Adjustable Rate Rider(s) Graduated Payment Rider Balloon Rider Other(s) specity	[] Condominium Ridor [] Planned Unit Development Rido [] Convertible Rider	er 🔲 Bit	4 Family Rider weekly Payment Rider cond Home Rider
BY SIGNING HELLOW, Borrower accepts a and in any rider(s) executed by Borrower and rec		its contained in	this Security Instrument
ARTHOR B. CHECHEN		;	3 36 45 (Small) (Small)
DAWN M CHECKHILL	00/	4	· 34 / > (7.041) (7.041)
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COUNTY OF COUNTY PUBLISHED A NOTARY PUBLISHED BY A NOTARY PUBL	O TO THE FOREGOING INSTRU ED THAT THEY SIGNED AND I	KNOWN TO MENT, APPE DELIVERED ' DELIVERED '	ME TO BE THE SAME ARED BEFORE ME THE SAID
19, 7 GIVEN UNDER MY HAND AND C MY COMMISSION EXPIRES.	PEFICIAL SEAL THIS SEPT	Notary P	FICIAL SEAL Town Blair Iblic, State of Himole Ission Expires 3/6/99

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RIDER TO SECURITY INSTRUMENT

This Security Instrument Rider is attached to and made a part of a Security Instrument (Deed of Trust, Mortgage or Deed to Secure Debt) dated = \MATeria \(\frac{1}{2} \) \(

(the "Lender") of the same date and shall be deemed to amend and supplement said Security Instrument

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

A. ASSUMPTION

Lender will consent to a transfer of the property subject to the Security Instrument if (i) the credit of Horrower's successor is interest meets the Lender's then current underwriting criteria, (ii) Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, and (iii) Borrower's successor in interest pays to Lender as as Junption fee in an amount requested by Lender, which shall not exceed the amount requested by Lender for similar transactions.

B. INTEREST RATE AND PAYMENT ADRUSTMENTS. The following paragraph is hereby added to the Security Instrument

INTEREST RATE AND PAYMENT ADJUSTMENTS, The Promissory Note secured by this Security Instrument contains the following provisions:

"3. INTEREST RATE ADJUSTMENTS

(A) Delinitions

THE "IMPER" IS FUL WELKLY AVERAGE YIELD ON UNITED STATES THEASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR, AS PUBLISHED BY THE ELDERAL RESERVE BOARD (BUT GENERALLY NOT PUBLISHED UNITED ONE WELK AFTER IT IS MADE AVAILABLE. THE MOST RECENT INDEX FIGURE, FURLISHED AS OF THE DATE 45 DAYS BEFORE FACH CHANGE DATE IS CALLED THE "CORRENT INDEX." IF THE INDEX IS NO LONGER PUBLISHED THE NOTE FOODER WILL CHOOSE A NEW INDEX WHICH IS BASED UPON COMPARABLE THE DRIVEN BEFORE FOR MILL CHOOSE A NEW INDEX WHICH IS BASED UPON COMPARABLE THE DRIVEN BEFORE.

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[&]quot;MARGIN" The Margin is 3, 125%.

[&]quot;FULLY INDEXED RATE" is the sum of the applicable Index value plus the Margin.

[&]quot;INTEREST RATE" means the annual rate of interest charged on the principal orderee of the loan from time to time.

[&]quot;INITIAL INTEREST RATE" means the Interest Rate charged as of the date this Note is executed as shown in Section 2.

[&]quot;CHANGE DATE" means each date on which the Interest Rate could change, which is the date on which every 136 144 regularly scheduled monthly payment is due.

[&]quot;THEN CURRENT INTEREST RATE" means, for the period prior to the first Interest Adjustment Date, the Initial Interest Rate. Thereafter, it means the Interest Rate after the most recent Change Date.
"PAYMENT ADJUSTMENT DATE" means the date on which each Payment Adjustment shall be effective, namely the first day of the month following each Change Date.

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1-4 FAMILY RIDER Assignment of Rents

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(0.50) is regard) and 0.50 given that equal conserving the property described within Security destructions and to satisfias $(-1, 3) \neq 0.00716$ which (0.50) = 0.00739 (0.00):

1-4 FAMILY COVENANTS, is addition to the covernants, and agreements reade in the Country Sectroment, Borrower and Leader further excepted and agree as followed.

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the security instruction, the following items are explicit to the Property description, and shall also consultate the Property description, and shall also consultate the Property description, and shall every nature violates are to a secretar to cated in, on, or used, or instancial to the read in colonic birth with the Property, in testing and red medical to, the purposes of supplying or instrumentary healting, coloning electronity, gas, water, a court uptil, for provention and extrapolating apparatus, coloning, battaness, water healters, water closeds, sanks, ranger, stores, reduginators, deliverships, consists, parameters, electronic, breaks, and enthus rodes, altribud recess, rations, parameter and attribud from covering, box or hereafter appeted to the architecture, as a consist of the Property covering limit from the foregrees, all of the Grounds and the Geograp Instrument is one a covering time for any referred as the Property instrument is one a covering testing and referred to make 1.4 family Rider and the Security instrument as the Property."

8. USE OF PROPERTY; COMPLIANCE WITH LAW. Borroizer shall net seek, agree to or make a change in the use of the Property or it, zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laves, ordinances, regulations and requirements of any grezerine trail body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrowe, shall not allow any lien interior to the Security testrument to be perfected against the Property without Leider's prior syntten permission.

D. RENT LOSS INSURANCE, Horrower shall maintain insurance against Let Toos in addition to the other bazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Common 38 in Jelebal.

F. BORROWER'S OCCUPANCY. Inless Lender and Horrower otherwise agrees in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleter. At remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon funder'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 at this paragraph G, the world "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Horrower absolutely and upponditionally arragin, and transfers to Lender all the rents and revenues ('Rents') of the Property regardless of to whom the Perso, of the Property are payable, (orrower subserves Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Economies share receive the Rents and 10 Lender has given Borrower number of default pursuant to paragraph 21 of the Lengerty Instrument and 10 Lender has given notice to the tenant(s) that the Rents are to be paid to pender or senders agent. This assignment of Rents constitutes an absolute assignment and roll acassignment for additional security only.

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(B) Interest Rate Adjustment.

I understand that on each Change Date, the Note Holder shall decrease, or may at its option, increase the Interest Rate a follow Before each Change Date, the Note Holder will calculate the new Interest Rate by adding the Margin stated in the Loan Approval Letter and in the Current Index to arrive at the Eufly Indexed Rate. The Note Holder then rounds the Eufly Indexed Rate to the nearest one eighth percentage point (0.125%). This rounded amount, subject to the following limitations, will be the new Interest Rate until the next Change Date. The Interest Rate will never be increased or decreased on any single Change Date, by more than $\pm 100^\circ$ percent from the rate of interest in effect during the preceding $\pm 150^\circ$ $\pm 100^\circ$ months. The Interest Rate will never be more than $\pm 100^\circ$ $\pm 100^\circ$ It will never be fees than 500° below Initial Interest Rate. The fact that the Note Holder may nothave invoked a permissible increase in whole or in part shall not be deemed a waiver of the Note Holder's right to invoke such an increase at a later time."

"4. PAYMENTS

(C) Associated Monthly Payments.

Acothly installments of principal and interest will be due on the first day of each month. Commencing on (days serior than the Note), my monthly payments will be U.S. \$ (amount set forth in the Note), subject to adjustment as follows as of each Change Date, the amount of the monthly installments of principal and interest will be increased or decreased to an amount sufficient to repay the remaining Principal Balance in full at the Than [principal Rate in substantially equal payments by the Final Phyment Date (a "Payment Adjustment"). Each Payment Adjustment shall be effective on the first day of the month following each Chang (Date "

IN WITNESS WHEREOF, Borrower has executed the Security Instrument Rider

AHTHUR B. CHRICHIN

Date

A LICE CHIN

(Seal)

(Seal)

(Seal)

(Seal)

Ejeşti Date

Date

CLOSER ID: 1.15/11/4 Advantage Page 2.201.2.5/(A.1.

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Of the Consist the Property are not sythment to cooper the costs of faking control of and transpropring the Property, or for Coste they the Reen any Synth expected by Lebeler for sorth purposes, shall become extensions of Engrover to Lender secured by the Society Instrument pursuant to Uniform Cassenger 7.

Enarrosper regimes we and powerants that fearrower bor, that executed any prior according of the Rests and for, rest and von not piech ice, any act that would preven conder from exercining its rights under this paragraph.

Ender, or cenders agent, or a judicially appointed receiver, shall not be required to enter upon, take control of or materials the experts before or after quality maters of default to Borrower However, Lender, or conservations of Reen a default occurs. Any application of Reen shall not can be every any default or revalidate any other right or remedy of Lender. This appropriate of Rein, of the Ecoporty shall terminate when all the sums secured by the Security Instrument are paid in tail.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which feeder has an interest shall be a breach under the faccrity instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SMITH IN REPORT, Borrower accepts and agrees to the terms and provisions contained in this 1.4 Family Rides.

ARTHUR B. CHECCHILL	(See 15.0)	
DAWN M. CHECCHIN	g (Sea	
	(Soa Date	-
	. ('sēd Date	

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