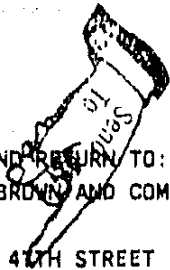


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RECORD AND RETURN TO:  
CARL I. BROWN AND COMPANY

95350850

612 WEST 47TH STREET  
KANSAS CITY, MISSOURI 64112

THE REHABILITATION LOAN AGREEMENT IS INCORPORATED BY REFERENCE AND MADE A PART OF THE SECURITY INSTRUMENT. PROVISIONS PERTAINING TO RELEASES ARE CONTAINED IN THE REHABILITATION RIDER WHICH IS ATTACHED TO THIS MORTGAGE, AND MADE A PART HEREOF.

[Space Above This Line For Recording Data]

1ST AMERICAN TITLE CO. 0083273 DJS  
State of Illinois  
95-00361  
**MORTGAGE**

FHA Case No.  
131:7873421-203K

THIS MORTGAGE ("Security Instrument") is given on **MAY 30, 1995**. The Mortgagor is **THOMAS R. STARK, MARRIED TO BARBARA STARK**

10054 SOUTH WASHTENAW AVENUE, CHICAGO, ILLINOIS  
("Borrower"). This Security Instrument is given to  
**CARL I. BROWN AND COMPANY**

0881-01 RECORDING \$37.50  
1:0014 TRAN 5898 05/31/95 14:41:00  
43198 & JW \*-95-350850  
COOK COUNTY RECORDER

which is organized and existing under the laws of **THE STATE OF KANSAS**, and whose address is **612 WEST 47TH STREET, KANSAS CITY, MISSOURI 64112** ("Lender") Borrower owes Lender the principal sum of **ONE HUNDRED SIXTY FIVE THOUSAND SIX HUNDRED FIFTY AND 00/100**

Dollars (U.S. \$ **165,650.00**). 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 **JUNE 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; (b) the payment of all other sums, with interest, advanced under paragraph 6 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:

SEE ATTACHED RIDER FOR LEGAL DESCRIPTION

95350850

20-02-105-022

which has the address of **4024 SOUTH DREXEL, CHICAGO**  
Illinois **60653** Zip Code ("Property Address");

Street City,

VMP -4R(IL) (0406) FHA Illinois Mortgage - 4/92  
VMP MORTGAGE FORMS - (800)521-7281

*3750850*

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fifth, to late charges due under the Note;

fourth, to amortization of the principal of the Note;

third, to interest due under the Note;

premiums, as required;

second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance in lieu of the monthly mortgage insurance premium;

first, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary

### 3. Application of Payments. All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

items (a), (b), and (c).

Property or its acquisition by Lender. Borrower's account shall be credited with any balance remaining for all installments for Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Lender the full payment of all such sums. Borrower's account shall be credited with the balance remaining for all installment The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower lenders

permitted by RESPA.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall deal with the excess funds as required by RESPA. If the amount of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage or deficiency as

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for anticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

debt evidenced by the Note and late charges due under the Note.

### 1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the

and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. 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

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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."

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4. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless the Secretary determines this requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower 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 the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. **Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other 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, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement, at the Note rate, and at the option of Lender, shall be immediately due and payable.

7. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are

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Handwritten signature and initials.

11. Borrower Not Released; Forbearance by Lender Not a Waiver; Extension of the time of payment or modification of the terms secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against my successor in interest or refuse to extend time for payment or otherwise modify or amend the terms secured by this Security Instrument by reason of my demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising my right to remedy shall not be a waiver of or preclude the exercise of any right or remedy.

10. Reinstatement. Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

(e) Mortgage Not Insured. Borrower agrees that should this Security Instrument and the Note secured thereby not be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option and notwithstanding anything in paragraph 9, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note secured thereby, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

(d) Regulations of HUD Secretary. In many circumstances regulations issued by the Secretary will limit Lender's rights in the case of payment defaults to require immediate payment in full and foreclosure if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(c) No Waiver. If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(b) Sale Without Credit Approval. Lender shall, if permitted by applicable law and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if: (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent) by the Borrower, and (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

(a) Default. Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if: (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the date of the next monthly payment, or (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

## 9. Grounds for Acceleration of Debt.

8. Fees. Lender may collect fees and charges authorized by the Secretary. referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

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## LEGAL DESCRIPTION:

THE SOUTH 20.75 FEET OF THE NORTH 41.25 FEET (MEASURED ON THE EAST LINE) OF SUBDIVISION LOT 3, IN THE RESUBDIVISION OF LOTS 1, 2, AND 3 OF JORDAN AND SAWYER'S RESUBDIVISION OF LOTS 5, 6, 7, 8 AND ALL OF LOT 9, 10, 12, 14 AND 15, LYING WEST OF DREXEL BOULEVARD, WITH THE ALLEY BETWEEN LOT 7 AND LOTS 5 AND 6 AND SO MUCH OF THE ALLEY BETWEEN LOTS 12 AND 14 WEST OF SAID BOULEVARD AND THE SOUTH 1/2 OF ALLEY NORTH OF LOTS 14, AND 15 ALL IN BLOCK 15 IN THE RESUBDIVISION OF BLOCKS 15 AND 16 IN CLEAVERVILLE IN SECTION 2, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED APRIL 29, 1873 AS DOCUMENT 98667, IN COOK COUNTY, ILLINOIS.

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12. *Successors and Assigns Bound; Joint and Several Liability; Co-Signers.* The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9.b. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. *Notice.* 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 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.

14. *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.

15. *Borrower's Copy.* Borrower shall be given one conformed copy of this Security Instrument.

16. *Assignment of Rents.* Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 16.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

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

17. *Foreclosure Procedure.* If Lender requires immediate payment in full under paragraph 9, Lender 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 17, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

18. *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.

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

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20. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants 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)]

- Condominium Rider
- Planned Unit Development Rider
- Graduated Payment Rider
- Growing Equity Rider
- Other [Specify]

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

Witnesses:

*Thomas R. Stark*

*Thomas R. Stark* (Seal)  
THOMAS R. STARK -Borrower

*Tracy Memea*

\_\_\_\_ (Seal)  
\_\_\_\_ -Borrower

\_\_\_\_ (Seal)  
\_\_\_\_ -Borrower

\_\_\_\_ (Seal)  
\_\_\_\_ -Borrower

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STATE OF ILLINOIS, COOK County ss:  
I, The undersigned, a Notary Public in and for said county and state do hereby certify that  
THOMAS R. STARK, MARRIED TO BARBARA STARK

personally known to me to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed and delivered the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 30th day of May, 1995

My Commission Expires:  
"OFFICIAL SEAL"  
DENISE J. BAILEY  
This Instrument Public State of Illinois  
-ARIL) (Commission Expires 6/21/97

*Denise J. Bailey*  
Notary Public

ANNON FIELDS

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FHA Case No.  
111:7873421

## REHABILITATION LOAN RIDER

THIS REHABILITATION LOAN RIDER is made this 30TH day of MAY 1995 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to

CARL I. BROWN AND COMPANY

("Lender") of the same date and covering the Property described in the Security Instrument and located at:

4024 SOUTH DREXEL, CHICAGO, ILLINOIS 60653  
(Property Address)

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

- A. Loan proceeds are to be advanced for the premises in accordance with the Rehabilitation Loan Agreement dated MAY 30, 1995, between Borrower and Lender. This agreement is incorporated by reference and made a part of this Security Instrument. No advances shall be made unless approved by a Direct Endorsement Underwriter or the Assistant Secretary of Housing - Federal Housing Commission, Department of Housing and Urban Development.
- B. If the rehabilitation is not properly completed, performed with reasonable diligence, or is discontinued at any time except for strikes or lockouts, the Lender is vested with full authority to take the necessary steps to protect the rehabilitation improvements and property from harm, continue existing contracts or enter into necessary contracts to complete the rehabilitation. All sums expended for such protection, exclusive of the advances of the principal indebtedness, shall be added to the principal indebtedness, and secured by the Security Instrument and be due and payable on demand with interest as set out in the Note.
- C. If Borrower fails to make any payment or to perform any obligation under the loan, including the commencement, progress and completion provisions of the Rehabilitation Loan Agreement, and such failure continues for a period of 30 days, the loan shall, at the option of Lender, be in default.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Rehabilitation Loan Rider.

  
\_\_\_\_\_  
THOMAS R. STARK (Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

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## NON-OWNER OCCUPANCY RIDER

THIS NON-OCCUPANCY RIDER is made this 30TH day of MAY, 1995, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note to CARL I. BROWN AND COMPANY

("Lender")

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

4024 SOUTH DREXEL, CHICAGO, ILLINOIS 60653

In modification of and notwithstanding the provisions of paragraph 5 of the Security Instrument, Borrower represents that (s)he does not intend to occupy the property described in the Security Instrument, and

- A. This loan is a streamline refinance of a loan which was previously insured; or
- B. This loan is to be insured under Section 203(k), or
- C. This loan applies to property sold under HUD Single Family Property Disposition Program and meets the requirements thereof; or
- D. The Borrower is an Indian Tribe as provided in Section 248 or a member of the Armed Services who is unable to occupy the property because of his or her duty assignment as provided in Section 216 or Subsection (b) (4) or (f) of Section 222; or
- E. This loan applies to property sold to state or local government agencies or instrumentalities and non-profit organizations (qualified under Internal Revenue Code Section 501 (c)(3)) that intend to sell or lease the mortgaged property to low or moderate income persons.

95350850

By my signature below, the undersigned agrees to the representations contained in this Non-Owner Occupancy Rider.

  
THOMAS R. STARK (Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower

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