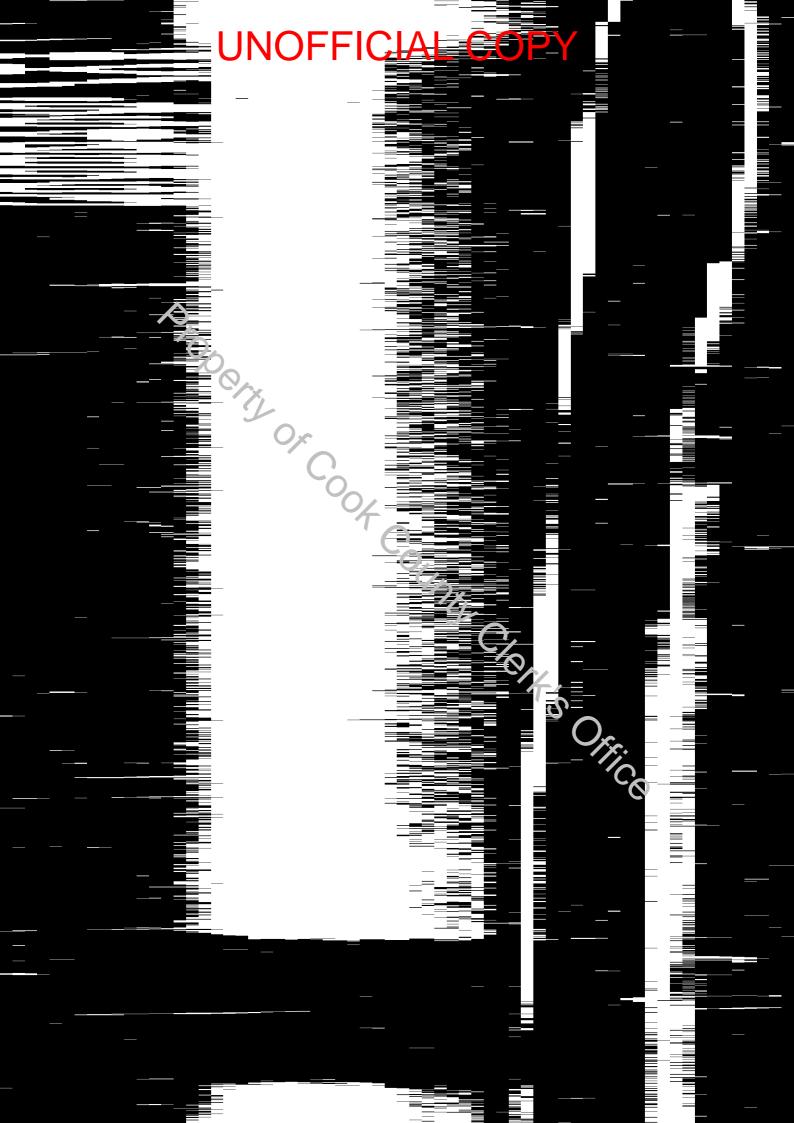


Doorty of County Clark's Office



Stopens of County Clerk's Office



Stop of Collins Clarks Office

potters. Landar or its agent may make non-teniorable emilies upon and beganitions of the Property or recitor of the lines of or prior to an imperitual speeding recommists cause for the temperature.

A. Condemnster. The presents of any supplying date by descript, of the recognition of closer taking of any part of the in appara, or ter contemporate and the integral to the contemporate and the integral to the contemporate and the integral to the contemporate and the contemporate

In the order of a total telegraphy, the Property, the presents which be applied to the name, assumed by the Spherty, the presents which the last reaches of a pastid unline of the Property, the presents of the Spherty telegraphy throughout a should be applied to the fact reaches unline of the Property terrespicately believe the taking, on you flower and it are greater case the consent of the same because by this Security transmissed by the security transmissed by the security transmissed that the neutral real part is to assume the security transmissed that the neutral real part is to the security of the security and the present of the security transmissed that the security transmissed the security transmissed that the security transmissed the security transmissed the security transmissed that the security transmissed the security of the security transmissed the security of the security transmissed the security of the security of the security of the security of the security transmissed the security of the security of the security transmissed the security of the security transmissed the security of the security transmissed the security of the security of

in by Landor b : Mannaner that the constituent office in is respond to Landor vision 26 days ofter the class the process, at it is again, albest to restruction or appet at the phothet of his Som that interpreta terrenterie se rest utter teatre men aram stem Il the Property to observationed by Berrigans, our it, other mellion by also per assert or realth a column for demander, Berriganse faith, to real poster to glove, Lordon to assertated to collect, and apply the proce-popolity or to the stame securical by this Boserty traditional, what

Linksen Lander and Spreamer categories sprea in unline, any application of prescript to principal shall had response the class class of the amount of at categories to the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of at categories and a state of the amount of a state of the amount of the amoun

proprietation.

51. Bennesses Man Releasedt. Furtimeration by Lamber Red a Maken. Entereint of the Union for proprietary or interesting the second sensitive of the series sectioned by the Security indicates granted by Lamber to any indicates in the control of the company of the confidence of the confidence of the confidence of the company of the confidence of the confid

The contractive and the another of or graphete the energy of or another or another of or graphete the energy of the coverants and appeared to the process and fleetings Blanch, does and Brevent Linkfley. Co-adjacen. The coverants and appeared to the process of t

This S. or or or other paragraphs.

18. Coveraging Last; Survendelly. This S. or or outsurement shall be given and by textoned two shall be unlikely for unlikely for the form of the Survey of the Survey of the unlikely for unlikely for the condition with applicable last, such condition in a viscosity embedding the side of the survey of

16. Bentenur's Copy. Bontoner stell be given and on

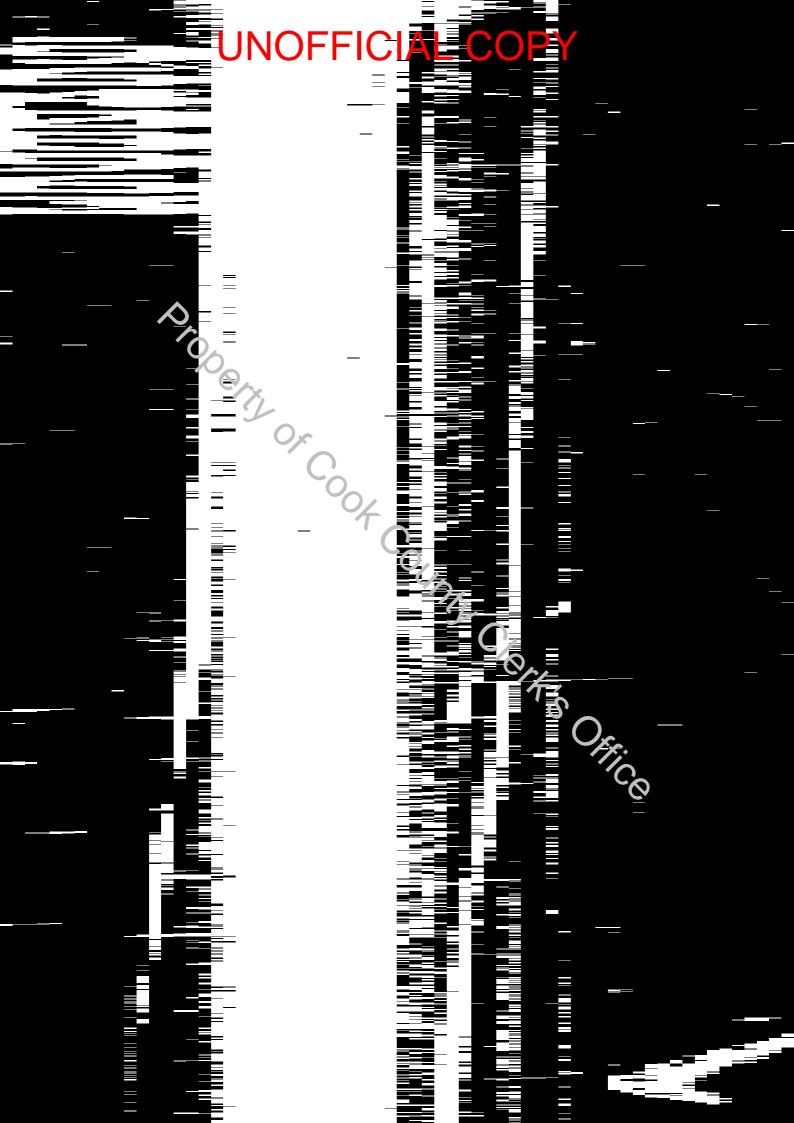
17. Transfer of the Property or a Speculated between in April Spe Yarks and of this Sense and in the Property or a Speculated between in April 19. It do at any past of the Property and in the Property of th

MANDER-SONDAL PROSELY-PRODE, PROJECT OF SALES

SOFFICE



Cook County Clarks Office



Coot Colling Clarks

# ١

والمراورة والمرا

المستخط والمستماه والمستخط والمستحدة والمستخط والمستخط والمستحد والمستحدث والمستحدث والمستحدث والمستحددات

STOO CALL

Coo

Child Clerk's Office

Soot Colling Clork's Office COOK COUNTY RECORDER
140010 TRAN SOOS 05/30/96 12:05:00
140010 TRAN SOOS 05/30/96 12:05:00
435.50

9 1995

93806318

BECORDER OF DECOU

\$35.50

(1 YEAR TREASURY INDEX - RATE CAPS)

ecurity instrument and local	of the "Lender") of the same				
	1785 Pondside Drive				
	Northbrook, Illinois	60062			
	(Property Add	(688)			
AND THE MONTH! Y	S PROVISIONS ALLOWING PAYMENT. THE NOTE LI N CHANGE AT ANY ONE AY.	MITS THE AMO	UNT THE WORK	)WEN 3	
DITIONAL COVENANTS	. In addition to the cov	enants and agre	ements made in	the Security	-
trument, Borrowar and Ler	der further covenant and agi	ree as follows:			
INTEREST BAST COM	ONT IN FRANCISM OF				
The Note provides for an	initial interest rate of	6.7500	%. The Note	provides for	
- '	and the monthly payments,		-R DEPT-DI RECOR	DING	
Nichter Chiefalling	OPTIN PAYMENT CHANG	ies:	- T40010 TRAN	5005 05/30/96 1 *-96-40	3:05
	Ux		้ เรื่องเรื่องเกิด	Y RECORDER	160.7
(A) Change Dates	T	-bar 1 1009	and an ebase of	av and mone	-
(A) Change Dates  The interest rate I will p 12th month thereafter.	ay may char ge on Nove Each date on which my inter	est rate could cha	nge is called a "Cl	nange Date."	
The leterest rate ( will r	ay may that ge on Nove Each date or which my inter	rest rate could cha	, and on that o ange is called a "Cl	ay and every nange Date."	
The interest rate I will p 12th month thereafter.	Each date on which my inter	est rate could ch	ange is called a Ci	alige pare.	
The interest rate I will p 12th month thereafter.  (B) The index  Beginning with the first weekly average yield of an made available by	Each date on which my interest of Change Date, my intries of the Federal Reserve Boars. The Change Date is called the	est rate could character will be based curities adjusted to the most recent	on an Index. The	"Index" is the rity of 1 year.	

percentage point (0.125%). Subject to the limits stated in Section 4(U) 2 dow, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 9.7500 % or less than 3.7500 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 12.000 % nor lower than 2.7500 %. 12.000 %, nor lower than will never be greater than

## (E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

## (F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my morthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

Property of Cook County Clerk's Office

大学 大学 大学教育

## THE RESERVE AND DESCRIPTION OF A SECURITION OF

Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Uniform Covenant 17 of the Security Instrument shall be in effect as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or an 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.

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 of this notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls 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.

2. When Borrower's initial fixed interest rate changes to an adjustable rate under the terms stated in Section 4 above, Uniform Covenant 17 of the Security Instrument contained in Section B 1 above shall cease to be in effect, and the provisions of Unifrom Covenant 17 of the Security Instrument shall be amendeu to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is and or transferred (or if a beneficial interest in Borrower is soid or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate person without Lender's prior written consent, Lender may, at its option, require immediate person 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. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by I ender to evaluate the intended transferse as if a new loan were being made to the transferse; and (b) cander reasonably determines that Lender's security will not be impelled by the the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the ioan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument, inless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 gay all sums secured by this Security Instrument. If Borrower falls 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.

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

BORROWER

BORROWER

AS TRUSTEE

UNDER TRUST

BORROWER

ADJ RATE RIDER 12% CAP-1YR TR, P2

· SOMETHING

Property of Cook County Clerk's Office